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We beg to state that we decline to return or to enter into correspondence as to rejected communications; and to this rule we can make no exception. Manuscripts not acknowledged within four weeks are rejected.

NOTES OF THE WEEK.

Mr. Balfour has led off; and many Unionists are following suit. The game of politics has fairly begun again. A clear fire, a clean hearth, and the rigour of the game is what Sarah Battle liked for her whist. Something of the kind is always wanted in party politics, and would be quite seasonable now. We want the rigour of the game above all. Mrs. Battle no doubt played every hand out, and would have done so even if the opponents had vowed they held all the court cards. "Very well, then, play them", she would have retorted; and indeed nothing is ever gained by flinging up one's hand before the round is over. Let us for the remainder of this Parliament play all the hands out. It is the only good way.

There are several perfectly clear advantages in this plan. First, it disturbs our opponents when we refuse to give away a single point till it has been absolutely won by the other side. Second, we may by skilful play save a point here and there, even though the opponent hold most of the strong cards. Third, the opponent is in a hurry; we are not. It is our policy to go slow. We—to change the metaphor—want to put on the brake going downhill, and put it on going uphill too for the matter of that. Never mind if the brake wears away the wheel, or the tyre which the opponent puts on the wheel to make it travel smoother. In fact, we want it to wear away the Radical wheel. Our object is simply not to reach the Radical destination.

Those hen-roosts of Mr. Lloyd George are turning out very badly. So it appears from the Inland Revenue official report. Eggs have been scarce and dear this year everywhere, but nobody has had such bad luck

with the clutches as Mr. Lloyd George, and the small army of fifteen hundred men he has engaged to help him in his raids. Clutches is a good word in this connexion; but Mr. George and his myrmidons, the new Domesday Book valuers, have clutched and obtained very little. They are like burglars who have had to lay out a lot of money on very expensive equipment, and then found the crib they had planned to crack has not had booty enough to recoup the outlay.

All the eggs have turned out to be addled. Reversion duty, Increment duty, Undeveloped Land duty—none of them has turned out worth collecting; the cost of it is more than their value. This is the story for England; but what about Ireland? The truth is Mr. George knew beforehand that the hens there would not lay any land-Budget eggs. Such a cackling in the Irish hen-roosts there would have been if Form IV., which was sent out in millions in England, had been sent to Ireland. So just for another sort of form's sake a few thousand were sent over, but nobody has taken any notice of them. Mr. George and Mr. Redmond quite understood the position. "Provisional valuations" in Ireland would have meant a lot of "provisional elections", and neither Mr. George nor Mr. Redmond was inclined to take any risks of Irish hen-roost raiding.

The Undeveloped Land duty is the worst egg of a bad lot. It is so hard to determine, the valuers say, whether it is chargeable or not. And when they have determined it what is the result? From 3,960 assessments they get a little over £10,000; £3 in each case. At that rate the duty will never be worth the expense of collecting; even when the first difficulties of the valuations have been got over. Using the egg metaphor again, the only people whose share of the eggs will be worth anything are on the valuation staff. The chief valuer has twelve hundred a year; fifteen others about eight hundred each; forty from five to seven hundred; a hundred and seven between three hundred and fifty and five hundred; and a miscellaneous lot of some fourteen hundred get salaries and wages not stated.

And besides, the hen-roosts are fast going abroad. The income from foreign investments has increased in

the last five years so as to represent a capital of five hundred millions. There is every reason why it should; no Development, or Increment, or Reversion duty falls on that, as it does on income from English land. When over ninety millions capital goes abroad every year capital is bound to be harder to get for enterprises here: one cause of languishing employment. The poor get poorer while Mr. George is arranging to prevent the rich from getting richer.

The two voices of Mr. Asquith's master:—"We are not asking for a repeal of the Union."—Mr. Redmond at Manchester, 7 October 1911. "We have before us to-day the best chance which Ireland has ever had for the last century of tearing up and trampling under foot that infamous Act of Union."—Mr. Redmond at Dublin, 16 December 1909.

On what a campaign of Christian charity is the Government through its representative embarking! About the first thing Mr. T. W. Russell announced on his election was that he was going "to fight the carrion crows foot by foot". What a holy start it is for the era of loving brotherhood in Ireland on which the Liberals and Nationalists are bent! Mr. Redmond was extra big last week with vows that Home Rule should do no violence to the feelings of a living soul in Ireland, else he, etc.; and this, too, is the tone of some of the Liberals—when for a moment they can desist from trouncing Sir Edward Carson with all their might. But Mr. T. W. Russell, we must say, never affected to offer a cure. He prefers a curse. He—and we fear Mr. Birrell too—is of that class of man who calleth his brother a carrion crow.

It is persistently stated that shortly there will be a Cabinet reconstruction to enable Mr. Churchill to take up the office of Secretary for Ireland. He is needed, it is said, to inspire and lead the campaign for Home Rule. True or not, it really would be a very becoming arrangement. With Mr. Churchill, violent Unionist turned violent Home Ruler, and Mr. T. W. Russell ditto, the Government would be most fittingly armed for their campaign. Turncoats are the right Liberal leaders in this battle. Cannot the literary department of the campaign be allotted to Sir Conan Doyle?

The "Westminster Gazette" spoke to us rather seriously lately because we failed to render Mr. T. W. Russell M.P. his full honours. We were reminded what we had forgot—that he is Vice-President of the Board of Agriculture and Technical Instruction for Ireland. We were somewhat disappointed to find this week however that our contemporary had itself almost chilled towards the Vice-President of the Board of Agriculture and Technical Instruction for Ireland. His election figures at North Tyrone leave, we imagine, cause for mild regret. "It would be affectation on our part", says the "Westminster", to suppose that Mr. Russell is entirely forgiven the past by the Nationalists. However he is "welcomed" back; and, after all, if his majority does not "appear" large, why, majorities are "comparative".

It is certainly quite true that Mr. Russell's majority is not, from a Liberal or Nationalist point of view, superlative. It shows a decrease in the Liberal vote, it shows an increase in the Unionist vote, and it comes perilously near a downright defeat. Yet every Liberal, Unionist and Nationalist knows this quite well—that a large proportion of those who voted for Mr. Russell were probably not free men at all in the matter. They were compelled, ordered to vote for Mr. Russell, whether they wished to or not. The ballot in Ireland is largely a farce. When Mr. Redmond has set up his Home Rule Parliament in S. Stephen's Green—when he has set it up, and got England and Scotland to finance it—he might well abolish the ballot: and then the two Nationalist parties, or the twelve Nationalist parties, will each be able to drive its flock of sheep

openly to the poll, and an Irish election will be the best fun in the world.

Mr. Ramsay Macdonald has come to the rescue of the Government. The Insurance Bill is blessed by him after being cursed by Mr. Keir Hardie and Mr. Snowden. That is the Labour party all over. After a great display of magnificence it puts up one of its leaders who returns to meekness. If Mr. Macdonald had cursed the Bill, Mr. Snowden would presently have blessed it. This is evidently the set plan of these independents. Mr. Churchill was right in thinking that he could safely lecture Labour in his Dundee speech.

It seems that nobody likes to touch the money which Mr. Bird M.P. is still trying to get rid of. First the Wolverhampton General Purposes Committee refused it respectfully but firmly, and now Mr. Mayor refuses to distribute it among unsectarian charities. The Wolverhampton people are, perhaps, extraordinarily conscientious. They feel that the payment of M.P.'s at the public cost has been hastily carried out by the Radicals without the permission of the public; and therefore they will not touch the money. We can only imagine that this is the cause of their reluctance to get something for nothing; or it must be their native pride and prosperity. Meanwhile at each rebuff which Mr. Bird gets Radical good taste and fine sense of propriety are more and more shocked. "How ungentlemanly it is", their writers say, "to give away or try to give away money in public!" And Mr. Bird is censured with great severity. One critic has actually accused him of being a manufacturer of custard. How different it would be if he were a manufacturer of mustard!

But three other Unionist M.P.s are on the black books of Radicalism this week. Mr. G. A. Touche M.P. for North Islington has announced that he will give £100 of his salary every year to the Great Northern Hospital. Why did not Mr. Touche, they ask, give his £100 to the Hospital strictly in private? Why this "fuss" in the newspapers? Why these "airs and graces"? This is all very fine, but will the Radicals kindly tell us this—Why must a Unionist M.P. offer public money to a charity in dead secret, whilst a Radical M.P. may offer his private money to a charity quite openly? We are not aware that when a Radical gives money he always gives it anonymously. These are not very pleasant things to say, but the Radical talk just now about taste and good style over money matters forces one to say them.

The second Unionist culprit of the week is Colonel Lockwood M.P., who is giving part of his salary to the farmers. The third is Mr. Duke M.P. He has much hurt the sense of decorum among Radicals and Liberals by devoting his salary to the endowment scheme of Exeter University College. It matters not what the cause you subscribe to—each cause alike is an ill one. Navy League, relief of the ratepayers, agriculture, unsectarian charities, hospitals, public education—all are condemned in advance and in equal measure by severe Radical critics. What is an unhappy Unionist to do with money foisted upon him by his opponents. If he returns it to the source, it will be seized by the Chancellor of the Exchequer, sooner or later, for some Radical ends: if he devotes it to public objects he is ungentlemanly: and if he spends it on himself, of course the suggestion will be that he is a humbug. The only way we can think of is to convert it into "Buried Treasure" after the example of "Tit-Bits".

Mr. Henry Broadhurst was a great deal more than a Labour member or Labour leader, he was a real character. He was racy, vigorous, full of individuality—a much more interesting and a much stronger man than some of the hair-brained dreamers who perform in the Labour circus to-day. There is scarcely one of the Labour members in Parliament to-day who speaks so well as he did in his prime. His voice and manner were provocative and somewhat rasping.

Frankly he looked after number one, just as his successors do, and he was not at pains to hide it. He did not cultivate that most noxious form of hypocrisy—the hypocrisy that affects it is profoundly interested in the welfare of the public, and only in quite a secondary degree in the welfare of number one. Thirteen years ago we chanced to meet Mr. Broadhurst one evening on the road between Cromer and Overstrand. "Come in", he said genially; "this is my house—nice and close to the links you see! I can give you a cigar and a whisky and soda . . . Yes, that is Cyril Flower's house at Overstrand. He is immensely rich. A single tree, a eunymus tree, I believe, was brought to his garden lately, and cost a hundred pounds. There is too much money in the hands of individuals". He added after a moment's thought—"After all, there is something in Socialism, you know".

We cannot quite understand the admirable "Pall Mall Gazette" when it says that in the House of Lords fiasco in August Mr. Austen Chamberlain alone had the courage to "bell the cat" and declare the Sovereign had been trapped. Mr. Austen Chamberlain is, we agree, a straight and courageous man, and he was quite right to out with the plain truth. But how did he bell the cat? Who was the cat and who were the mice? If we recall the story right, the mice had a meeting and agreed the cat was a dangerous and common enemy; and it was settled the cat should be belled so that the tinkle of her approach might in future warn the victims. But there was a difficulty—the question arose who should put on the bell? Years ago, we remember a rattling debate in the House of Commons in which Sir William Harcourt declined to follow the example of the famous Archibald. "I", he exclaimed, "am not going to bell the cat!"

The Duke of Rutland pleads this week for all unfortunate owners of an historical monument. It is true that their misfortune is at present threatened merely; but it is not more pleasant on that account. It has been suggested that "monuments" be inspected and scheduled. Once in the list they must not be sold without permission of an "inspector"; nor must they be in any way altered by their possessors. If the Duke of Rutland, for instance, wished to add another pantry to Haddon Hall he would first have to get permission from the Inspector of Ancient Monuments.

We should not be surprised to hear that the Government were smiling on this scheme. It would fit so beautifully in with their plans for abasing the "landed rich". The scheme would hit hardest the very people Mr. Lloyd George would root out of England. As the Duke of Rutland has pointed out, many who own works of art, or "monuments", are people who have just been viciously hit by taxation specially intended to bring them low. To meet these taxes they may be compelled to sell precious property they have hitherto been able to keep in the country, and, in a sense, for the country. The Government should complete their work. Having driven their victims to sell, they should now strictly forbid them to do so.

Mr. Borden's Cabinet is necessarily one of new men. It is certainly a Cabinet of strong men who have distinguished themselves in both the political and commercial life of Canada. Mr. G. E. Foster, the Minister of Trade and Commerce, is a connecting link with the Macdonald régime. He is an ardent advocate of Imperial preference, and we may be sure that he will use his portfolio to strengthen the trade bonds with Great Britain. The only name in the Cabinet to which exception has been taken is that of Mr. F. D. Monk, Minister of Public Works. Mr. Monk has worked strenuously for some time past with Mr. Bourrassa. His inclusion at any rate means that the Laurier naval scheme will be promptly thrown over. What else it means we can only know when the new Government announces its policy. Mr. Borden may be trusted not

to make a colleague of anyone who will play the anti-Imperial part which over-prescient Radicals on this side allot to Mr. Monk.

The first part of the agreement between Germany and France has now been initialled; and conversations have already begun as to the second. On paper Germany has given up all claim to special rights in Morocco. Germany acknowledges the French protectorate and ranks economically with the other Powers. This first stage of the agreement is not, of course, final. If the parties cannot agree about the compensation Germany is to get out of the Congo the portion relating to Morocco may be hereafter cancelled or modified. Germany has officially "retired"; but the price of this retirement has yet to be fixed. It would be worth the while of France to pay generously for a genuine retirement. But if the settlement is to last, both parties must take care that they are actually getting what they pay for.

The free expression in France of dissatisfaction with the idea of giving up any considerable amount of territory to Germany is probably due to a suspicion that Germany's retirement is not so real as it seems. If Germany, they argue, intended from the first frankly to leave Morocco to the French in return for territory in the Congo, why has it been so difficult to get Germany to renounce the claim to special rights? The suspicion is that, since Germany has been so reluctantly convinced that she must retire, she is still at heart of the opinion that she should be permitted to remain. If this still be Germany's view of her rights, who knows it may one day be her duty to return? Has not a German newspaper already said that the moral of this "retirement", which she does not like, is that Germany should build more ships? These suspicions are not the kindest comment upon modern diplomatic methods; but perhaps they are not altogether foolish.

There continues to be considerable talk, especially in certain German newspapers, of the approaching mediation of the Powers between Italy and Turkey, but it all seems very unconvincing. It must be remembered that there are many financiers on the Berlin Bourse who want to "unload Turks". When this operation is successfully accomplished we may hear little more of "mediation", which is likely to be a thankless task unless the friends of both parties carefully ascertain how far interference may be acceptable to both sides. Though Turkey has again demanded mediation, Italy has let it be understood that she will not have any "mediation" till she is in effective occupation of Tripoli. If this implies complete control of the Hinterland then we may still be a long way off a settlement. At all events, she will not listen to any "stop the war" proposals till a large force is landed and in complete occupation of the sea-coast, the seizure of which proceeds apace.

For wanton mischief commend us to that section, happily a small one, of the Radicals which calls for British interference. The old peace-at-any-price party was maudlin, but it had some sense of responsibility. The new war-at-any-cost party of Humanitarians has, it seems, nothing remotely resembling sense of responsibility. It was this party which tried to involve Great Britain with Russia. "Humanitarianism" seems essentially inhuman.

The occupation of Tobruk, a fine natural harbour in Cyrenaica, between three and four hundred miles from Alexandria, is a convincing answer to the absurd story that it was to be handed over to Germany. Teutophobia, like other kinds of obsession, makes itself ridiculous at times, but nobody believes that Austria and Germany are really pleased to see Italy where she is. An Austrian scientific expedition has been at work in the Tripolitan Hinterland, and perhaps its operations put Italy on the qui vive. There is no reason why we

should object strongly to having Italy for a neighbour; at least, it puts a stop to Turkish operations on the borderland of the French Soudan. In any case, the Italians seem to be treating Mohammedans with tact and good sense. The bulk of the Arabs have not yet declared themselves, though it would be a grave error to imagine that Italian difficulties are over, or even the gravest surmounted with the mere occupation of the coast towns.

The situation in Turkey itself and the Balkans appears to be graver, and will increase in gravity the longer the war continues. There is growing unrest on the frontiers, and naturally the Balkan States are trying to insure themselves against possibilities. The Committee of Union and Progress threatens to march with the army from Salonika on the Capital to prevent a humiliating peace, while among some sections of the population the present crisis is attributed to the blunders of the Committee. We cannot believe that the war can continue long or become a general attack on Turkey's neighbours to keep the Young Turks in power. Such folly is incredible, though it must not be ruled out as altogether impossible. It is easy, however, to understand why no Turkish politician wants to take office to become the author of a humiliating peace. But to end the war Turkey must inevitably abandon her last African possession, and Italy is not likely to admit her sovereignty or to pay much in return.

The attempt of the Portuguese Royalists seems to have been badly planned and worse executed. The plain result of it all is sound and fury, ending in the fall of the Minister for War, who looked on the whole business too much as a joke to please his colleagues. The last stand of the Royalists near the frontier at Vinhaes has a comic side as well as a serious. Knowing the Republicans would not dare to violate the frontier, they stood stiffly up and dared them to fire bullets, some of which would most certainly find their way into Spain. The serious side to this for the Portuguese Government is the undoubted sympathy of the Spanish people with the Royalist cause. Any Royalist expedition is sure of a good deal of unofficial help from over the border.

The Chinese Government are faced with a new rebellion. Wuchang and Hankau have been captured, and throughout the length of the Yangtse the insurgents seem to be scoring heavily. Government forces are being despatched in hot haste, but by the time they arrive grave mischief will have been done. It is suggested that the rising is the most formidable since the Taiping rebellion of fifty years ago. Fortunately the rebels appear not to be acting in concert; the Government hope to deal with them in detail, but where a movement is so widespread the difficulties of coping with it must be great. Talk of proclaiming a Republic in China is, of course, mere moonshine; but there can be no doubt the rising is anti-dynastic. There is no demonstration so far against foreigners, but British and other warships have taken prompt measures of precaution.

The Law Courts were opened again on Thursday. None of the changes in the Judiciary and the Law Officers that have been so much speculated about has yet materialised, judging from the appearance of the procession. Mostly everybody was in his accustomed place. Lord Haldane had not succeeded Lord Loreburn, for Lord Loreburn was still there; and neither he nor Lord Alverstone, who followed him, are yet Lords of Appeal. Mr. Justice Grantham and Mr. Justice Lawrance, in spite of all the temptations of insinuating rumour, were amongst the Judges. Sir Rufus Isaacs was there still unermind, and was not, as report said he might be, in the place of Lord Alverstone. There will be movement, however, in the valley of legal dry bones when the two new Lords of Appeal are announced. Nobody seems to be popular in the law just now. There was not a cheer in the Hall.

ENGLAND AND THE WAR.

IN the same morning's paper there were announced the conclusion of the Moorish portion of the Franco-German agreement and the landing of the first detachment of Italian troops in Tripoli. Thus in two phases of the Mediterranean problem some advance is recorded, but a solution is not yet in sight. It would at least be rash to predict it. In the one case the opposition in France to any cession of importance in the Congo region seems to be growing and will find expression when the Chamber meets; on the other, we have as yet no real means of gauging what opposition the Italian forces are likely to meet with in the interior. Whether or no the Turkish soldiers are starving, as is asserted, or how far the Arabs will rally to the cause of Islam it is impossible to say. The submission of the trading classes in the city itself means nothing at all, but it is doubtful if the Turkish troops have sufficient ammunition for a prolonged campaign, and anyhow their generalship has been ridiculous. They have only made one feeble attempt to overwhelm the small Italian force landed from the warships. They will not be likely to do much against the greatly increased numbers pouring in every day. If it be true that they have left their wives in the city, the idea of prolonged resistance can hardly be entertained. But if the Arabs determine on resistance, the troubles of the Italians are only beginning. Nor will the cessation of the war with Turkey in such a case necessarily involve peace in Tripoli. The Arabs will not fight for the Turks, but for themselves and the Faith. At present the Italian authorities seem to be conducting affairs with good sense and moderation. The French conduct of the Protectorate in Tunis has set them a good example, which they seem disposed to follow.

A "Holy War" is still talked about by the bellicose spirits in Turkey, but we greatly doubt any widespread outbreak of the kind in existing conditions. The Turks are not popular enough among their co-religionists. In the case of a gross insult offered to the Faith of Islam or of a real and general break-up of the Turkish Empire we might see a genuine Jihad, otherwise not. Nevertheless, any condition of unrest brought about by war between Turkey and a Christian Power is much against the interest of any State with a large number of Mohammedan subjects. This is why England would first among the Powers welcome a cessation of hostilities.

But to admit this is very far from arguing that we ought to take any very active part in intervention. England is well known as the one country in Europe where the vagaries of would-be diplomatists run riot unchecked. Unfortunately there are still continental statesmen who believe that these absurd persons represent a large contingent of their countrymen. No experience to the contrary seems to teach them better. Some of our "stop-the-war" friends actually advance the proposal that we should approach Germany and between us coerce Italy and Turkey into making peace, thus at once pulling the chestnuts out of the fire for Germany and ruining for ever our position with Italy without gaining the friendship of the Young Turks! Our diplomacy at Constantinople is by no means a match for the German so long as the Chauvinist section of the Young Turks commands the situation. With a change of rulers there may come a change in the dominating influence. At present our policy is to leave the Turks to the muddle they have deliberately prepared for themselves. It is not our business to prop up a tottering régime which has been habitually hostile to us and to the Christian populations under its sway. It would appear that a meeting of our consequential pundits was held and despatched the egregious Mr. Stead to Constantinople to "stop the war". Fortunately this kind of folly cannot deceive even a Pan-German journal, but we must notice as more deserving of respect a letter from Syed Ameer Ali in the "Times". He also desires England to intervene, though not by force. We shall no doubt do our part in helping the two States to come to terms when they both show an

accommodating disposition, but not before. We cannot see that there is the least danger of the Italian Government giving a religious turn to the war, as Syed Ameer Ali supposes, nor do the "mass meetings" he cites appeal to us as any proof of widespread Mussulman resentment. The "Times" correspondent in Bombay explains in a paragraph, printed below the letter in question, that Indian Mohammedan feeling is aroused against the weakening of the only independent Moslem State and "hardly on behalf of the Caliphate". This scarcely looks like a great religious upheaval on behalf of Turkey. In fact well-informed observers like Sir Edwin Pears doubt if the Turkish Caliphate be really acknowledged in India at all. Syed Ameer Ali, as a cultivated Mussulman, who is credited with having acted as legal adviser to the new régime in Turkey, is naturally distressed at the high-handed action of Italy to the detriment of his protégés, but those gentlemen have done nothing either in their relations towards their own Christian fellow-subjects or ourselves to excite our active sympathy. Having burned our fingers on behalf of Turkey over Bosnia and got no thanks for it, we are not likely to make ourselves ridiculous a second time for a similar cause. Recent events seem to be warning even those members of the Cabinet once pacifist that caution and an overwhelming fleet are the primary necessities of our international position. Fortunately our silly little company of "stop the war" will play this time to empty benches at home, though they may still make this country ridiculous among the ill-informed abroad.

We are not commending the action of Italy, and so soon as mediation is desired and desirable we shall doubtless be prepared to play our part. The occasion may come soon. All depends upon the political situation in Turkey. If peace were made at once and Tripoli surrendered to Italy in return for some money payment it could not but affect very gravely the stability of the Young Turkish régime. The revolution took place as a protest against any abandonment of Turkish sovereignty in Macedonia. The key-note of policy since has been the strengthening of the hold on existing possessions and the hope for the future the recovery of lost provinces. How will the more ardent patriots accept the abandonment of Tripoli as the first fruits of the new policy? There seems little doubt that grave discontent is already at work in Constantinople and elsewhere in Turkey. The great danger is that the Salonika Committee may try to recover its prestige by seizing some lost territory in Europe. The nervousness of Turkey's neighbours is the measure of this danger. Mobilisation of troops is taking place on every frontier, which only increases the existing risks. If the more warlike of the Young Turks get the upper hand we may look forward to the gravest complications. The "idéologues", who formed a small portion of the original revolutionists, may be ignored, for they have no real influence in the country. There are really but two alternatives before Turkey: complete and speedy, if sullen, submission, and the abandonment of Tripoli; and, in return, a small money payment. This payment is still possible, though problematical, and its probability dwindles every day. The other is the incitement of the Turkish population to an attack on all Italians in Turkey, and on Greece or some Balkan State. This desperate step Germany might perhaps take the lead in preventing. There is no reason why we should put ourselves in the forefront, as we did after San Stefano. Let the Germans persuade their own friends to accept the inevitable. We and other Great Powers will certainly support their representations.

How the "equitable basis" Syed Ameer Ali desires on which to end the war is to be obtained he does not tell us. It seems to us that "equity" is better left out of the question. It is hard to see how it can come in. Italy is going to keep Tripoli and is not going to pay a huge tribute, as we do for Cyprus. The wise may call this process "consolidating" the Turkish Empire, as Lord Beaconsfield called his coup; but they will hardly talk about it as an "equitable basis".

Whatever the outcome of this "sort of" war or of

the Morocco conversations, in the end we shall certainly have to face a changed situation in the Mediterranean. Instead of a southern coast-line in great measure owned by weak States powerless at sea, we shall find it entirely held by Great Powers with fleets of some strength. We may reasonably conclude that Italy's Dreadnoughts are being built against Austria rather than against any member of the Entente, but we cannot ignore the general change in the territorial arrangement.

THE POLITICAL SITUATION.

WOULD that Mr. Balfour had postponed his Haddington speech a week! By speaking last Saturday instead of this he missed the richest material for that destructive criticism in which he easily excels us all. He missed the figures of the Inland Revenue Commissioners for the year ended 31 March 1911. In their Report the officials confess—and we could almost hug them with joy over their confession—that the People's Budget has proved in the working an utter failure. It is the greatest tragedy of the Treasury since the days of the South Sea Bubble; and if the Ministers and chief officials directly responsible for that Budget—that abortion of a State's finance—have any public conscience to speak of, we should say they might envy the lot of Craggs who fell ill and died just in time to escape conviction.

All we wrote in 1909 against that Budget is justified fully by the humiliating figures which the Report sets forth. It was repeatedly said by experts that the Government in muddling up its party-inspired sentimentalism with national finance was making a grave mistake. But who ever supposed that those warnings, that the warnings of all the leading financial authorities in and out of Parliament, would be borne out so soon and so completely? We must leave the detailed and critical analysis of these extraordinary figures to another week. Meanwhile it is enough to say that—exactly as was predicted—the huge valuation campaign has proved too much even for the army of new, highly paid officials whom the Government appointed for the purpose. Out of many millions of valuations to be made only a few hundred thousand have actually been done. Virtually, the Report confesses to a total failure in the matter of the increment duty. The result in money is "insignificant"—oh, significant admission! The half-penny duty on undeveloped land "has proved a troublesome matter"! The only real success is the success of fifteen hundred gentlemen who are paid varying sums from £1200 a year down at the cost of the public, and at a dead loss, to collect difficult facts and more difficult money to carry out Radical policies and to keep Radical Governments in power. The Bubble of South Sea is almost rivalled by the Bubble Budget of our most wondrous Government.

People will now naturally ask what is to be the Unionist policy as to that Budget. Lord Roberts in a letter to the press has made a direct appeal to Unionists for a constructive policy. It is a natural and necessary appeal. But it is vain to talk of constructive policy unless also the present and pressing duty of destructive criticism and opposition has been understood and put definitely into shape. The appeal assumes that so far as a critical policy is concerned Unionism is well provided. It is a very general assumption. Whatever may be the difficulty of framing a constructive policy, the destructive policy of Unionism is supposed to be quite clear and comparatively simple. Is this actually so? Has Unionism a clear policy of resistance? That question must depend for its answer on the force and vigour with which the campaign has hitherto been fought; and we are bound to say that the evidence lends little support to the comfortable assumption that Unionist policy is clear and sound on the purely opposing or critical side. Sir Henry Campbell-Bannerman said that the duty of an Opposition was to oppose. But recent politics remind us that in the Unionist camp the first duty of Opposition has been a trifle misunderstood. May the new Halsbury club help to set things right!

If we take, by way of example, three of the chief acts of this Government—the People's Budget, the Parliament Bill, and payment of members—we find on the Unionist side a considerable uncertainty as to what would happen to any of these measures should a Unionist Government return to power. How much of Mr. Lloyd George's Budget policy will be incorporated into the next Unionist Budget; and how far are Unionists in opposition still expected to oppose and denounce the principles of the new Radical finance?

And what of the Parliament Bill? The Parliament Bill has become part of the law of the Constitution. But are Unionists going to accept it? Are we to accept the fait accompli? The Unionist party should definitely know—for it is cardinal to their policy in opposition—whether a Unionist Government intends to accept this Act, merely to modify it, or whether we are out for repeal. Once there was talk of repeal. Now that the Bill has become an Act, the word "repeal" is not heard enough. Is it again considered that what is must be and that it is no part of one party's business to undo the mischief of another? That was the old tradition; but the Radicals have destroyed it.

Then, again, what is the policy of Unionists as to payment of members? The comfortable salaries which Radical members of the House of Commons have voted to themselves and forced upon their opponents at the Government's bidding are certainly not popular with the electors who will have to pay. Indeed no measure could be less popular in the country; no measure could be less consonant with good Conservative traditions than a self-supporting ordinance which abolishes the sound principle of voluntary service for the State and leads by easy stages, as the experience of other legislatures shows, to corruption and incompetence.

Even now much good work may be accomplished. Under the Parliament Act the House of Lords is left with two clear years for the carrying through of a vigorous policy of resistance. We do not overestimate the shadowy nature of the powers left to the Upper House. But at least it may use what small power it has with vigour and courage. On its conduct during the next two years will depend in a large measure the future of the House of Lords. It is absolutely bound to throw back upon the Government Home Rule, Disestablishment, and Plural Voting. Not one of these revolutionary changes has been placed before the electorate. Yet it is the plan of the Government to use the Parliament Act to pass these measures without reference to the people. For two years the House of Lords is a barrier and, though so miserably weakened, may strive to fulfil its ancient duty.

HEREDITY AND HYPOCRISY.

ONE of the interesting features about that section of wealthy tradesmen and financiers who really run the Liberal party is their attitude towards the "hereditary principle". The Master of Elibank, manager of the Liberal party, who, thanks largely to the hereditary system, has made such a hit in public life, has lately by his homage before the Gladstone family tree brought this subject quite to the front. In public of course the wealthy Liberals are opposed to the hereditary principle root and branch. They are stern democrats; they believe in the People, from whom indeed many of them are sprung; they detest privilege and monopoly, except of course in business, and especially their own business; they cannot conceal their indignation at the idea of a man being an "hereditary" legislator. So they take the chair at their local Anti-House-of-Lords meeting, and their influence (sometimes even their money) is at the disposal of Mr. Lloyd George and Mr. Winston Churchill in the crusade against the accursed thing. Sometimes they are public speakers themselves; and then the platform resounds with their diatribes against the accident of birth, the anomalies of aristocracy, and the sacredness of equality.

But when one considers the actions rather than the words of these reformers, one finds the strangest con-

tradiction; for they seem to be industriously engaged in imitating the thing they ostentatiously condemn, and perpetuating the very system they are burning to overthrow. Even so it is with the Radical of the slightly more sans-culotte tinge who has a quarrel with polite society and the habits of the "idle rich" or even the industrious rich. Only those who habitually frequent the obscurer sort of Radical meeting, and read the Radical-Socialist gutter press, can realise how large a part this venomous clap-trap plays in mob-agitation. Nothing tells like a coarse attack on the personal luxury of the persons who bathe daily and dine in evening clothes. Those garments in themselves are a rankling source of offence; and a full-flavoured caricature of the profligate scenes enacted at the demoralising dinner-tables of the wealthy is always popular. One has seen a large audience of miners moved alternately to righteous anger and bursts of prurient laughter by a grotesque platform satire on men in their shirts and half-naked women waited on by resplendent flunkeys as they consume in an hour as much as would keep an honest working man a month. Nor was the orator a merely ignorant demagogue whose Vision of Life was drawn exclusively from the penny novelette. Not at all. He was a Labour leader of the distinctly educated type—one who had read his Carlyle and his Ruskin, and had spent his leisure hours at the free libraries and picture galleries rather than the music-halls. An ambitious man, on the rise, then, who has risen far since. And if you meet him in these days you will find that he is never so pleased as when he can get into his own dress-coat and sit down before flowers and silver at some feast given by a Liberal plutocrat who has his reasons for being civil to the Extreme Wing. But indeed the Labour leaders with one or two austere exceptions take with singular alacrity, when they "arrive", to the social indulgences they denounce when they are on the upward march. And as for your Radical, who has graduated behind the counter or in the back-office, and ascended by abusing the "dukes", there is none so delighted as himself to emulate, so far as he may, the customs of these objects of his ire. After a London season well dotted with dinners in Park Lane and luncheons in Piccadilly and week-ends at the country-houses of mustard-lords and chocolate-kings, the tribune of the People goes off to spend his holidays in motoring, and golf-playing, and the amusements of some fashionable and expensive pleasure resort precisely as if he were one of the "idle rich" himself. He doesn't shoot and hunt it is true, early associations causing him to keep firearms at a respectful distance and to regard the horse rather as a disagreeable necessity than a means of enjoyment.

There is a similar contradiction between the words and the deeds of the wealthy Radicals who assail the "hereditary principle". By their acts they pay it the deepest homage. It may be bad for the country but apparently it is very satisfactory to themselves. The friend of progress who treats the House of Lords with contempt will make any sacrifice—within reason—to become a member of this offending assembly. The sale of peerages by Liberal Governments has become a trite and hackneyed scandal. It is common talk that the catalogues had been prepared and the tariff arranged in the Whips' room early last summer in case the Veto Bill had been thrown out: there was a regular schedule of prices, and the names of three or four hundred ardent democrats, prepared to pay from two thousand to ten thousand pounds for the odious appendage of a baronial title, were entered on the rolls. And if rumour speaks true there were no Unionists so anxious to have the Bill defeated as these aspirants to hereditary honours! They saw the opportunity to get a peerage cheap and were extremely annoyed when it disappeared. Some of them, no doubt, will in due course be permitted to gratify their ambition. But it will cost them more; the market will have risen; retail figures will be quoted by the vendors and the chance of buying on the most favourable terms is not likely to recur. That however is by the way. The really interesting factor in the situation was that at the moment when all Radicalism was

supposed to have braced itself to extirpate the "hereditary" peerage, there were Radicals by the hundred only too eager to pay large sums of money down in order to become hereditary peers.

Nor is it merely the honorific title, or the seat on the red benches (about which it must be admitted they care very little) which attracts them. Their real bait is that very principle of heredity itself. The wealthy Liberal, who has made his fortune in trade or manufacturing industry or finance has often a quite pathetic belief in it. If he were consistent he ought to allow each generation to stand upon its own feet, so to speak, without any adventitious aid from that which has gone before. Every man ought to start at scratch in the race of life, irrespective of hereditary advantages, material or other. But that is not at all the view of our Radical plutocrat when it comes to practice. His great ambition is to found a family and become to all intents and purposes a member of the territorial aristocracy. If he cannot acquire that position in its fulness for himself he does all he can to secure it for his descendants. He buys up a great estate, and transmits it undivided to his eldest son, instead of leaving instructions that it shall be sold to meritorious peasant proprietors or at least shared out among all his children. In fact we shall have a new landed aristocracy in a few years' time largely made up of the eldest sons of successful Liberal manufacturers and contractors, wielding as much local influence, or at least endeavouring to do so, as the older county families and country gentlemen they have superseded or supplanted. They believe in heredity in politics too. We are threatened with a dynastic succession of Gladstones, and Harcourts and Trevellyans, and it would be difficult to contend that the present representatives of those famous names owe their prominence entirely to their individual merits. After all there is a great deal of the spirit of the Old Whig in the modern Liberal; there is the same parade of popular principles and the same steady determination to create an exclusive governing oligarchy based on social influence and family connexions.

A HAMPDEN FOR THE PARLIAMENT ACT.

THE first possible working of the Parliament Act will be on the occasion of the next Budget. And to make a rough forecast of the way events may shape themselves, let it be supposed that Mr. Lloyd George aims his taxes directly at the classes who are henceforward to have no voice in the matter, and imposes a crushing duty on urban ground-rents. If the House of Lords reject this—and surely they might reasonably do so after the complete exposure this week of how miserably the People's Budget has failed—the machinery of the Parliament Act will be invoked, the Finance Act 1912 will be presented to the King for his assent, and in the words of the Parliament Act will then "become an Act of Parliament".

Pausing here for a moment—even the present Government cannot achieve the impossible. A Legislature cannot say that, after a certain date, a sow's ear shall become a silk purse. For a particular purpose, or for all purposes, it may be deemed to be a silk purse, but it will remain what it was. Applying this reasoning to the situation, Parliament, which, according to "Coke on Littleton", is "the highest and most honourable and absolute Court of Justice in England, consisting of the King, the House of Lords, and the Commons", does not pass Acts until they have obtained the assent of King, Lords and Commons. Nothing less can be an Act of Parliament. But many other instruments may have the force of law; railway and local by-laws, Government Department regulations, Royal Proclamations are issued by the dozen every year, and are binding on those they concern. Parliament may, and in fact does, delegate its law-making power within wide limits. But the question of these limits may become important, and here the particular instance may be considered. Let it be supposed that a land-owner boldly declined to pay the tax, on the same grounds that Hampden declined to submit

to ship-money—that it was unlawfully levied. The issue could be raised at once in a Court of Law. The Law Officers of the Crown would quote the new law, and defendant's counsel would plead that, as the House of Lords had not passed it, it was not an Act of Parliament. The Law Officers would then quote the Parliament Act, and, presumably, put in the Speaker's certificate to show that Mr. Lloyd George's measure had "become an Act of Parliament".

But here no judge could hesitate. He might say, "Whatever I may think of the Parliament Act and the way it is drafted, my oath binds me to give effect to it, and I cannot stultify the Legislature. I shall therefore hold that 'shall become an Act of Parliament' must mean shall be deemed for all purposes to be, and shall have the force of an Act of Parliament. Parliament has in fact given a blank cheque and it is here presented—generously filled up. The only point on which I can listen further is whether Parliament can effectually delegate or surrender its powers of taxation in this way".

Thus respondent's counsel would have the formidable task of showing that Parliament could not divest itself of its powers of taxation. Every text-book, of course, teems with statements that Parliament is absolute. But every text-book, without exception, also lays down in the plainest terms that the Englishman can only be taxed by Act of Parliament—a real Act, be it understood, and not something which the present Government or Charles I. might call an Act. The Petition of Right says "No man hereafter be compelled to make or yield any Gift, Loan, Benevolence, Tax, or such like charge without common consent by Act of Parliament". And again, "It is, and hath been the ancient right of the subjects of this realm that no subsidy, custom, impost, or other charge whatsoever ought or may be laid or imposed on any merchandise, exported or imported, without common consent in Parliament". The consent of Parliament to a particular tax implies the consent of the House of Lords.

It may be at least urged that, if the Parliament Act is valid in this respect, it would be equally so if the King were substituted for King and Commons and "ship-money" would again be lawful. To quote Mr. Todd in his "Parliamentary Government of England": "The consent of both Houses is indispensable to give legal effect and validity to taxation . . . every bill to impose or repeal a tax involves other considerations besides those which are purely questions of revenue; it necessarily includes principles of public policy and commercial regulation, and, on points of this kind the Lords, as a co-ordinate branch of the Legislature, are constitutionally free to act and advise as they may judge best for the public interest."

Thus the question would be whether the Englishman's privilege, for which the Civil War was fought, can be permanently taken away from him, while the Petition of Right and the Bill of Rights still remain law. And, if a Hampden can be found to raise it, it is not impossible that the legal surprises involved in the Taff Vale and Osborne cases may be followed by another even more disconcerting to this most tyrannous and unconstitutional Government, for it could not be reversed by any legislation.

THE NEW CONCILIATION.

EVERY section of the industrial world, except perhaps the Labour extremists, will welcome the news that Labour Conciliation is now on an independent basis. Sir George Askwith has become so valuable a national asset that there could be no other Chief Industrial Commissioner. His work has made the post possible. He will be assisted by a panel of capital and labour representatives, the names announced being those of men not only thoroughly trusted but essentially representative of their industries. We regret however the absence of any shipbuilders' representative, but this may come later. The inclusion of Mr. Gosling, who was responsible for the recent dock strike, shows that the dockers are at least willing to listen to reason.

This break off from the Board of Trade is long overdue. Conciliation work, greatly grown of recent years, was fast becoming impossible in its old quarters. More than one official has gone down under the strain, and those still at work must have suffered severely. The attempt to join on to the ordinary routine of a Government office delicate and harassing work of a personal nature was certain eventually to fail. Happily the Cabinet have realised the danger in time. Within a few weeks ordinary consequential changes will follow, and the Conciliation Intelligence Office will have a home of its own, free to carry on its work unfettered by extraneous routine and unworried by politicians. Nominally the new office remains attached to the Board of Trade as some Minister must be responsible for it in Parliament, but probably in practice there will be little if any interference with its work. The striking out of political influence is a great gain. Suspicion of interested interference had become general, and it really seemed at one time as if no labour trouble could possibly be settled until some member of the Cabinet had claimed his share of political advertisement. The position and duties of the new Council do not seem to have been clearly understood. Its work from the nature of the case must essentially be preventive: it is in no sense an arbitration panel. It may, and possibly will, be convened two or three times a year for general discussion, but its great value is through its members to be the eyes and ears of the industrial world, to see signs and to hear grumbings and mutterings long before real friction comes, to anticipate, and so to prevent trouble. It will embody that rather elusive but very strong factor in English life—public opinion, and any attempt on the part of employers or employed to pass it by will meet with instant public disapproval. Halcyon days no one can prophesy, but even if the new conditions are means of preventing one great strike only the change will have been justified. But there is a big fight ahead. Modern trades unionism needs to purge itself of disloyalty to its own leaders. In many cases a minority of extremists, judging rightly the apathy of the bulk of its fellow members, has captured the machine and used its power to engineer a strong political alliance with the Socialistic group. At last however the quieter and more solid element seems to be breaking through the froth. Trades unionists are at the parting of the ways; face to face with a question they cannot evade. They must either accept the principle of collective bargaining or cease to meet the employers. There must be some definite understanding that their leaders have authority not only to make agreements but to bind their followers. The only alternative is the hopeless one of indiscriminate and unreasoned striking. They must make up their minds whether the unions are to be real trade societies, honestly struggling to improve the conditions of labour in their trades, or simple political machines masquerading as workmen's associations. To the real trades union the new Conciliation Office will be a welcome friend; to the syndicalist sham anathema. We shall at least know where we stand.

We believe too that the Conciliation Office will be most valuable in helping public opinion to understand the real conditions of modern industry. Men so representative as the Councillors and so closely in touch with the daily round of the nation's work cannot meet without learning much from one another, and the toleration inevitably springing from such communication is certain to spread. Once a position is understood, half the battle is over. The silence of its work will be the best estimate of the success of a new departure which starts with the good will of everyone who cares for the success of English trade.

THE CITY.

THE Stock Exchange has quite recovered its good spirits this week. Morocco is no longer discussed in Throgmorton Street, and the "Italian war" scarcely receives serious attention. The fortnightly

settlement disclosed a very healthy condition of affairs, most markets being rather oversold, and several professional speculators were led to the conclusion that the psychological moment to buy had arrived. Repurchases by bears were accompanied by a small demand on behalf of bulls, but it must be admitted that the volume of public business has had no visible expansion.

The improvement in quotations has been most pronounced in the Home Railway department, where more favourable views of the labour outlook are now entertained. Dealings for the new account were opened with the news that the threatened strike in the cotton trade had been averted, and the publication of the names of the members of the new Industrial Board encouraged hopes that labour disputes will in future be settled peacefully. With dealers in a more optimistic frame of mind, these abstract factors were allowed to exert sufficient influence to prevent any renewal of bear selling, and as the supply of stock on the market is very small some sharp rises have occurred, particularly in the Southern stocks.

An exceptional feature of the markets has been the weakness of Rio Tinto Copper shares in anticipation of a decreased dividend. The general expectation was that a distribution of 20s. per share would be declared, while some estimates were as low as 17s. 6d. The announcement of 22s. 6d. per share was therefore in accordance with the highest hopes; but it compares with 25s. paid at this time last year, which was a reduction of 5s. as compared with the year before. A partial recovery in the quotation greeted the announcement of the dividend, but it can scarcely be argued that the shares are undervalued in view of the unsatisfactory copper outlook.

The American market has been comparatively quiet. Some of the low-priced Southern stocks, such as Missouri and Southern, have benefited from the favourable Government cotton report, which fore-shadows good traffics; but generally Wall Street is settling down to the idea that business will remain dull for some time to come. In the Colonial Railway section Canadian Pacifics have been firm, the gross receipts for the first week of October giving an increase of \$153,000, which brings the total gain recorded since 1 July up to \$2,631,000. Grand Trunk stocks have recorded only insignificant changes, although the traffic increase of £15,887 was fully in accord with best expectations. Dominion Atlantic debentures have improved owing to the news that the line is to be leased to the Canadian Pacific Company, which will considerably enhance their security.

As regards Foreign Railways, attention has been devoted chiefly to Argentine securities in view of the dividends declared and anticipated. Cordoba and Rosario stock has had a sharp rise on the declaration of a dividend of 3 per cent., whereas last year only the first preference stock received a dividend. Entre Rios stocks were also in favour until the announcement of a distribution of 1½ per cent. gave the signal for profit-taking. This dividend was as good as was expected, but a great deal of the anticipatory buying was merely speculative. As a matter of fact the present quotation seems to discount the future to some extent. Guayaquil and Quito bonds advanced on the news that the President of Ecuador had cabled to the Council of Foreign Bondholders to the effect that arrangements had been made to resume the service on the bonds. Although the Mexican Railway report is very satisfactory, its publication had little effect upon quotations, because it had no surprises to spring upon the market, and it shed no fresh light on the current position. The most interesting point is the further reduction in working expenses due to the employment of liquid fuel. The recent improvement in Mexican Railway stocks is attributable to satisfactory traffic returns.

The Mining Markets, with the exception of diamond shares, remain dull and heavy. Kaffirs were depressed by the news that a big flow of water had been encountered in the Witwatersrand Deep mine, and the unsatisfactory labour position in Rhodesia gave courage

to the bears in that department. Tanganyikas were upset by selling orders originating from Brussels. No expansion of business is recorded in the Rubber section. On the other hand, Mincing Lane dealers seemed inclined to expect lower prices for the commodity, and were therefore unloading some of their shares. Oil descriptions have been one of the brightest markets in the "House". The rise was started in the belief that the oil trade war had ceased, but the truth of the matter is that consignments of Standard Oil products have been delayed owing to lack of ocean transport facilities, and, consequently, trade prices have temporarily improved. An optimistic sentiment prevailed in the Share market, and denials of the reports that an agreement had been reached between the Royal Dutch-Shell Combine and the Standard Oil Company did not stem the rise. Lobitos have been a conspicuous feature owing to the discovery of a new oil stratum at a depth of 2000 feet.

INSURANCE.

SCOTTISH AMICABLE VALUATIONS.

ACTUARIAL methods have probably almost attained their apex in the latest valuation made by Mr. William Hutton, the manager and actuary of the Scottish Amicable Life Assurance Society. One objection to the net premium method of valuation—namely, its tendency to create an insufficient reserve for future expenses and profits—has often been raised, and various suggestions for overcoming the difficulty have been made by prominent members of the two great actuarial bodies. It is generally believed, however, that the directors of this old Glasgow office were the first to give practical effect to the views set forth by expert writers. At the investigation made in 1896, covering the seven years 1889-95, the Society caused something approaching a sensation by substituting the Hm and Hm (5) tables, with $2\frac{1}{2}$ per cent. interest, for the Hm, with $3\frac{1}{2}$ per cent., employed on the previous occasion. As the introduction of this low rate of interest for valuation purposes was found to produce a small provision for future contingencies, only Hm $3\frac{1}{2}$ per cent. net premiums were taken credit for, with the result that reserves were increased by upwards of £200,000. Five years later, after quinquennial investigations had been ordained, the same course was pursued, and the addition to the reserves was raised to about £238,000; while in 1906 the Om and Om (5) tables—a more recent and more trustworthy mortality experience—were adopted, and the additional sum reserved was raised to £272,984—an amount which actually exceeded the total profit made during the quinquennium.

In the early part of this year, when Mr. Hutton made his last valuation, a further slight improvement in methods was seen to be desirable. Although experts were not in doubt as to the exceptional strength of the Scottish Amicable valuations, it was exceedingly difficult to make average people understand the difference entailed by the use of $3\frac{1}{2}$ or $2\frac{1}{2}$ per cent. net premiums as credits, and at times the Society was unwittingly misrepresented by non-actuarial critics. A much simpler way to effect the same object—namely, sufficiency of reserves for future needs—has now been devised. At the valuation made as at 31 December last the life assurance contracts were valued by the Om (5) mortality table combined with Om net premiums and $2\frac{1}{2}$ per cent. interest, and the reserves required by this basis were increased by taking credit for only 90 per cent. of the net premiums still to be received. An arrangement of this sort can instantly be appreciated, even by persons who are not versed in actuarial lore. In the first place, the entire loading, being the difference between the office premiums and the net premiums, can be seen to be reserved; and, secondly, the remaining 10 per cent. of the net premiums can be seen to be a special reserve. The exact effect of the innovation on the amount of surplus reported is not stated in Mr. Hutton's otherwise interesting valuation report, although he mentions that the reserves required

were slightly increased, and it is practically certain that such was the case, as nearly 22 per cent. of the annual premium income was retained for future expenses and profits.

As a matter of fact, the Scottish Amicable, although it is not so well known as many rival life offices, occupies almost the highest place in the opinion of insurance experts, and the substantial volume of new business now transacted each year is largely the result of favourable criticism at the hands of writers who appreciate real merit. It would be extremely difficult indeed to find a single flaw in the management of this octogenarian Society. Its valuation methods are undoubtedly of the very best; its funds are well invested, having in each of the last three years shown an average return of £3 19s. 11d., £4 os. 1d., and £4 os. 11d. per cent. before deduction of income tax; and the yearly expenditure is moderate in view of the amount of the new premium income obtained. In 1908 all expenses were covered by 13.42 per cent. of the premiums received; in 1909 the expense ratio was 12.96, and last year it was only 12.34 per cent. In the matter of mortality, again, the experience of the Society seems to be constantly favourable, recent results having shown that, compared with the amount expected according to the Om mortality table, the actual claims by death approximated to 79 per cent. in 1908 and 1909, and to only 71 per cent. in 1910.

Consistent sound administration throughout a long sequence of years has had its reflex in the constant declaration of most satisfactory bonuses computed on the compound system. For three quinquenniums in succession the reversions added to sums assured and previous bonuses have been at the high rate of 35s. per cent. per annum, and in connexion with the recent valuation, which disclosed a surplus of £397,871, it is only fair to the office to point out that the substantial sum of £90,568 was written off on revaluation of investments; also that the new quinquennium was started with an unappropriated balance of £68,785. That surplus, by the way, also requires a word of explanation; it was in reality much larger. Interim bonus to the amount of £18,766 was paid during the five years, and a very considerable sum was received by the holders of policies effected under the Society's minimum premium tables.

ENGLISH COURT PATRONAGE OF PAINTERS.

By C. H. COLLINS BAKER.

NOT long ago the serious question of Royal patronage of Art was raised in this Review. Frankly and pertinently the writer speculated on the inner motives of the sovereigns' advisers in this matter. Crediting them with private taste and culture he wondered why in their official rôle they invariably give the worst advice. The result is glaring, desperate. In place of a series of portraits reflecting the best artists of their day, and including here and there a masterpiece for posterity to treasure, the portraits of Victoria and Edward VII. represent but inferior photographic painters, and will surely be tiresome embarrassments to their future owners. How well we know such important tedious pieces, in private and public galleries! vile, highly polished portraits of the uniforms or robes of august persons, which, hung with their betters, are an irritant, to be dismissed after a decent interval to disused billiard-rooms and unfrequented corridors.

The article I refer to postulated that the sovereigns in point are voiceless as to selection of their portrait-painters, having, on grounds of policy or etiquette, to submit to advice. Accepting this view we evade any discussion of contemporary kingly or queenly taste, and can at once make the inevitable comparison and draw the logical conclusion. We compare these conditions with those prevalent when a ruler took open pride in his interest in, and his intimacy with art and artists; when his reputation as a connoisseur and collector was his boast. English sovereigns supply examples without our sallying forth into French, Italian, or Spanish art

history. The conclusion we cannot but reach is that the lamentable rank of our royal portraits in the last two reigns is directly due to an absence in the sovereigns themselves of individual interest. Continued comparison places an accent on my words "in the last two reigns." For from the time of the Tudors, from the time, in fact, when portraiture was important in this country, up to Queen Victoria, our rulers consistently practised a common virtue; they had their portraits painted by the best artists they could command. With Victoria and Edward VII., however, that commendable, safe plan strangely enough was dropped. Whether this queer and sudden lapse was due to private indifference or was the reflection of changed conditions, wherein it is no longer the prized seal of caste to understand and cherish art, is not our immediate concern. Whatever the cause the result is clear and crude: we can realise how crude by looking from the portraits of Henry VIII. and Elizabeth to those of Victoria and Edward VII.

The high tone the Tudors set in matters of art was followed loyally and *con amore* by the Stuarts, and, to their credit, by the Georges. One and all saw that their portraits came from the best men they could engage: Holbein, Antonio Mor, Hilliard, Isaac Oliver, and Van Dyck. What a list of painters employed by English royalty in less than a hundred years! Among the masterpieces of these painters are their portraits of our kings and queens. The fact that this list in its way is incomparable by no means affects our argument, for we are considering the rank of painters relative to their own time, not in general comparison. Henry in employing Holbein, and Mary Antonio Mor were simply commissioning the best talent within reach. Elizabeth was more happily placed, from our point of view, by finding an English artist, Hilliard, ready to her hand. Her other painters, Mark Ghaeraerts for example, were not comparable with Mor and Holbein; still they were the best accessible. James was not conspicuous, as were his sons, in fondness for art; none the less he never sat to an inferior painter while passing over a better. Indeed we know that he tried to attach Van Dyck to him, who at that time was undoubtedly the finest portrait-painter within reach, Rubens of course being quite beyond it. And the painters James regularly patronised, Van Somer, Mytens and Janssen (then a comparatively unknown man), were men of the first rank in England: their brilliant successor Van Dyck at least thought highly enough of Mytens and Janssen to adapt his style somewhat to theirs. Charles I. and his elder brother, Henry, were art-lovers in the fullest sense of this abused term. But for his early death Henry no doubt had equalled Charles' European reputation as a connoisseur and *Mæcenas*. To Charles' love of art we owe, as a country, a rich heritage of masterpieces, yet considerable despite the dispersal of his collection. But concerning us more now is his responsibility for bringing Van Dyck over here. For in his eyes the standard of Mytens, whom previously he had honoured by giving him a house and garden, and of Janssen, was not high enough while Van Dyck's was procurable. So though patronising the painters already in England he was not content till he had attached the best master possible. To Charles Van Dyck owed the opportunity for some of his incomparable successes, as to Henry VIII. Holbein owed his. And yet another service Charles' personal interest in art did to artists. Always we see him encouraging new men: Dobson for example and Lely immediately were recognised by the court, while yet Van Dyck was splendidly predominant.

What had seemed good to his predecessors seemed equally worthy to Cromwell when he in turn ruled. His patronage, given less opportunity, was as wise and catholic as Charles'. He and his family sat to Lely, Walker, Cooper and J. M. Wright (then a new and reputationless man): to the best painters, in short, of his day. As consistently did Charles II. pursue his father's line in attaching to him Cooper, Lely, and Wright, the first masters in the country, and of regularly encourag-

ing good painters from abroad or rising men at home. In the day's work he sometimes sat to worthless people, induced thereto by his mistresses; but there was no artist of ability, or barely one, whom he did not encourage. With James II. and his successors we find the same principle of patronising the best artists to be seen; that these were uniquely depressing, until the wonderful bloom of portraiture in Reynolds' day, again in no way reflects upon the sovereigns' choice. Like Henry VIII., Elizabeth and Charles I., Anne and the Georges simply patronised the best painters they found. For a change in policy we have to look to Victoria's portraits, and to Edward VII.'s. We can safely estimate that they are regularly the work of the poorest painters of their day to the exclusion of the better. This is no question of comparison between the merits of Van Dyck or Holbein or Hilliard and Victorian and Edwardian artists. It is the strange fact that practically always, in the last two reigns, when a commission had to be given for a royal portrait it has fallen to nonentities at the expense of painters who in the general esteem were better artists. As for any spontaneous patronage of young rising men, that has not once been seen. The inevitable outcome of this consistent policy in Victoria's reign and Edward's is that their portraits even now are regarded as embarrassing possessions, as necessary evils. A further reaching result will be the deductions posterity must draw as to English art, which, it will argue, must have been at a lower ebb in these reigns than in Queen Anne's or the earlier Georges'.

There is moreover another aspect of the position, not altogether negligible. Somehow in the proverbial just balancing up of things those that lay in the shadow of showier performances, at their own time, emerge under the scrutiny of posterity, and become predominant. No doubt Charles I.'s political manœuvres and his unhappy end considerably hid his virtues of culture and refinement from his contemporaries and immediate successors. As far as we can tell Philip IV.'s intimacy with Velazquez was reckoned a foible if not a failing by his Court. It were, however, but a slight exaggeration to say that Charles' artistic sympathies and Philip's now are esteemed above the virtues of more successful, more heroic and more practical rulers. This point might be laboured and speciously abused; none the less it is indisputable, and for that matter inevitable. For art is among the less impermanent forces; pictures and marbles remain, vitally inspiring or damningly demonstrative of debased conditions. So that a sovereign who was too busy or indifferent to patronise the best talent of his day is handed down from age to age helplessly at the mercy of the shallowness and incompetency of the men he sat to. Queen Victoria, King Edward, Queen Alexandra, what a destiny is theirs in this respect! Translated into portraits that are fairly sure to last for generations, and interpreted in memorials of marble that is guaranteed to weather centuries, what an ill-starred prospect! Almost exactly could we trace the course these monuments and canvases will run in public esteem. Decade by decade becoming more embarrassing until that time when the sitters will be blurred by long perspective, when the respect they now can command for their official likenesses will have been superseded. Then these tawdry paintings and lifeless marbles, long synonymous with commonplace vulgarity and deplorable technique, will assert themselves in an irresistible and odious way. From being merely miserable symbols of people whose real appearance and character we luckily are in a place to appreciate, these vacant vulgar portraits, all glossy high lights, poisonous pink colour and inanimation, will be accepted by our children's children as actually reproducing the character and aspect of Victoria, King Edward and his Consort. Sentiment and ceremony will no longer be vital to shield the paintings, which will ignominiously be cast out into corridors and servants' halls to moulder in the company of worthless portraits of Queen Anne and George I. No longer will the personalities of the royal sitters be living memories, and

the sort of conception a Wissing or a Seeman portrait gives us of Mary or Queen Charlotte will be irreclaimably adopted in the case of Edward and Victoria.

A moment's review of the opportunities this policy has flung away yields names such as Watts, Holl, Millais, Stevens, and Orchardson, whose fiasco with one royal group cannot fairly be thrown up at him. Would Cromwell or Charles II., or even the first Georges have neglected painters of this standing? Would Whistler, Charles Furse, Sargent, Reid and Guthrie have been added to the list of wasted opportunities in any other reigns but Victoria's and Edward VII.'s? No queen of England has offered painters finer material of beauty and noble bearing than Queen Alexandra; we have but to think on what Van Dyck, Cooper, Wright or Dobson had made of her the more bitterly to realise our poverty and Art's. As it is Messrs. Lafayette or Downey, and one or two foreign lithographers have the distinction of rendering her dignity and gracious charm better than any painter. So far as I know they have the same honour as regards King Edward. This is a rare position for English royal portraiture, an enviable confession for English painting. As for the portraits of Victoria the least unworthy of them are by painters now forgotten; people of the forties and the fifties. Our descendants will have to con the Partridges, Winterhalters or Fowlers for any inspiration. Assuredly Von Angeli or Benjamin Constant, the painters of her Majesty's old age, the age most eloquent to us of her dignity and power, will convey nothing but lack of comprehension.

For all time Victoria's and Edward VII.'s portraits will be deplored; or rather for as long as they last, and there is some fear, I understand, that in recent years artists' colourmen have been seriously aiming at permanency in their wares. They will be irrevocable witness to the policy that was so unaccountably adopted in those reigns. But if their lesson be digested by the pictorial advisers of King George V. they will not prove wholly waste. It is not impossible that the King himself should deem it time that a personal interest in portraiture were resumed by royalty, that his distant predecessors' policy of sitting to the best painters within reach should be tried again. Their plan of earnestly collecting the best things accessible, possibly that too might be reconsidered. Once we have got as far as this it is the simplest business to hang Windsor Castle and Buckingham Palace with rich specimens of modern art, specimens corresponding with the pictures Charles I. scoured Europe to secure. In our strung-up imagination we foresee references in future art histories to the Catalogue of George V.'s Collection, lists scintillating with the names of Daumier, Millet, Degas, Puvis, Watts, Whistler, Blake, Rossetti, Beardsley. In a crescendo and quite logically come yet other names, of painters living now. And then the sober speculation, has such royal patronage of art for ever gone from England?

LETTERS FROM WILDER SPAIN.

A MYSTERIOUS CAVE—V.

BY WILLOUGHBY VERNER.

THE drawings on the walls of the cavern which we now saw before us were mostly in black, apparently charcoal, some were in red ochre or brown umber, and again here and there were a few in a dull slate-blue pigment. They were extremely rough and unfinished in style, but at places showed considerable force and character as if the artist knew exactly what he wished to portray. For in the various replicas of the same subjects it was easy to recognise the same peculiar characteristics of the animals depicted.

The first thing we examined was one of those mysterious symbols which for convenience may be classed as belonging to the "calendar" or "tally" type. This one was totally different from those we had seen in such profusion on our first visit to the other main branch of the cave, and consisted of four parallel lines about 18 inches in length, drawn close

together horizontally, with a series of long and short vertical strokes below the bottom line varying from an inch to 2 or 3 inches.

Then came a snake-like object, showing twelve convolutions drawn in perspective, those in front measuring 8 inches across, decreasing to about 4 inches at the fifth convolution and to about 2 inches at the distant end. A whole series of animals next caught the eye, most of them from 6 to 12 inches in length, representing bulls or cows in profile and ibex or some similar goat-like beast, some of them in profile and some with the head turned so as to present a front view. There were also drawings of some horned animal with a long neck suggestive of one of the larger African antelopes. Among this series of animals were other drawings of objects difficult to identify; many were obliterated or partially obliterated in places and hard to trace, whilst again others were in excellent preservation. Among these was a picture of a fearsome insect, measuring 12 inches across, of the scorpion type, with curved S-like body, drawn in perspective, and with five pairs of legs in front.

We now came to a considerable picture, occupying 20 feet of the wall and about 5 feet in height, full of detail, but much confused in places. Conspicuous in this was a reindeer or some small stag with brow antlers of the reindeer type. Standing behind it was the figure of a nude woman, the beast's withers being on a level with her waist. Here also were several drawings of horses with well-shaped necks, heads and shoulders, one, 18 inches in length, drawn in red umber, being particularly good.

This picture of a woman was the only attempt we saw to delineate the construction of the human frame with any pretence to accuracy. But there were several weird figures of men, all of the same conventional type and consisting of a human head, full face, with a long vertical line for a body (suggestive of an "Aunt Sally"), with short bent arms and legs issuing from the top and bottom of it. These curious figures were strikingly reminiscent of the first attempts of many children to draw a man. A notable peculiarity in some of these drawings was the extreme length of the foot from heel to toe, which was equal to that of the shin-bone above, and which, in conjunction with the abnormal length given to the spine, gave these outline figures of "men" a very simian character. Of symbols or "letras" there were few; some curious double vandyked markings, 3 inches in length, drawn vertically, seemed to have been made with intent. In addition to these and other representations of known animals, there were others in this gallery of more debateable subjects, which I shall describe later, since they offer much scope for speculation and may be therefore best considered separately.

This extraordinary tunnel or gallery measured nearly 150 feet in length, and descending gently all the way, gradually became narrower until it ended in a series of small branches all leading in the same general direction, but too small to enter.

There were unmistakable traces that this cavern had at one time been full of water. The former water-level was marked by a well-defined horizontal line, which, commencing on the floor of the cave near the entrance to the gallery, gradually became higher and higher, as the hard floor sloped downwards, until it reached a level of 6 feet. A short way beyond, the whole cavern had been filled with water up to the roof. All below this ancient water-line was of a dark rusty brown colour as though stained by iron or manganese, whilst the rock which had not been submerged was of a uniform light ochre or whitish tint. At places the former water-level was marked by a regular shelf or frieze of stalagmite projecting from the wall an inch or so. It was most interesting to note that where this brown "wainscot" or "dado" cut across the pictures I have endeavoured to describe the portions of the drawings below it, although in places somewhat coated with lime deposit from the water, were very clear and distinct, and had not in any way suffered from their long immersion. In fact, they were even in better

preservation than the portions above which had been exposed to the air, the pigment they were drawn in showing up intensely black and clear. In the roof of the cavern, especially in the portion which had been filled up with water, were now and again curious inverted "potholes", as I would call them for want of a better name, inside of which the rock was clean and bright as if it had flaked away at some period long subsequent to the immersion of this part of the gallery. On the dark stained walls of this formerly submerged portion we came upon a few more rough drawings and markings, all very clear. One thing was at least very certain—namely, that the drawings in this cave had been made before the period when it became filled with water.

Also it was very evident from the appearance of the surface of the formerly submerged portion and the "shelf" along its upper edge that this submersion must have continued for a very considerable period before the time when the water had found a means of draining away and had left the cavern once again dry as we found it.

We now retraced our steps along the gallery and continued our explorations along the main series of caverns. Soon we emerged into another cave and yet into others beyond. High up on the sides of some of the larger of these were small cavelets, with openings so narrowed by stalactite and stalagmite columns as to be at times too small to enter. Some, however, had larger entrances, and with considerable difficulty we wormed our way into these and found them to contain more drawings.

One cave in particular was absolutely full of pictures. It measured only 8 to 10 feet or so in length and some 4 to 6 feet in breadth, and at places was too low for a man to sit upright in. In fact to examine some of the drawings we were compelled to lie on our backs. All the roof and the walls to the very floor-level were covered with drawings, and there were signs that the stalagmite floor had been formed and risen considerably since the drawings had been made, and had, like inflowing lava, filled up the cavern to its present cramped dimensions. Here also were very fair drawings of horses. These had the curious addition of an extended prehensile-looking upper lip or proboscis suggestive of something between a moose and a tapir. One of these horses was drawn in red ochre or umber, and its body was covered with a series of markings, some in black pigment and some in red, giving it a zebra-like appearance. Here also were bulls or cows which had the curious addition of a square lump on the crown of the skull, whence branched the horns, the animals' ears being shown below the base of the lump. The repetition of this peculiar shaped head in similar pictures showed that it was drawn with intent. One of these cows was 30 inches in length and had red and black zebra-like stripes on it.

Near the cows was a most elaborately drawn snake with over twenty convolutions covering a space of about 30 inches by 15 inches and measuring about 200 inches in length. This reptile was minus its head, which had apparently been swallowed up by the rising stalagmite floor, and was drawn in dull slate-blue, some on the wall and some on the roof, and I had to lie on my back to examine and copy it, owing to the lowness of the cavern. So narrow and tortuous was the entrance of this and some other similar caverns that even the reflected light from the lanterns of our companions only a few yards off us (and with whom we could keep up communication by voice) did not illumine the walls. Once again, how did the artist who made these sketches see to draw, for we were now very many feet down in the bowels of the mountain, and even on the assumption that some rays of light may in prehistoric times have penetrated into the adjacent big caverns, it was certain that no light could ever have reached the spot we were in. Nor was there the slightest trace of artificial light having been used, no smoke or grime or discoloration of the clean yellow walls and arched roof was visible. During our search

we came across more of the curious "calendar" symbols, some like those already described and others with three sets of markings combined, the usual π symbol drawn horizontally being surmounted by two other similar symbols drawn vertically above it, or resting V-like on top of it. One of these comprised three sets of "sevens", others showed "eights", and a "ten", and were on the walls of a very large cavern with a big pool of water in its centre. Now and again Nature had provided most tempting spaces for drawing upon. Thus in one cavern there were a series of flutings and columns of stalactite, and between these a slab of vertical cliff, as smooth and level as a piece of drawing board, about 20 inches across and many feet in height. On such a slab was drawn the head and neck of a deer with curved horns and a big heavy muzzle and nostril strikingly like an elk. Below it was the head and fore-quarters of an ibex-like beast. The foregoing are simply a few samples of what we saw, copies of which I made hurriedly in my notebook at the time. Doubtless there are many others in places we did not visit. So far I have alluded only to the drawings of those animals which bore a close resemblance to species which either now inhabit the earth or were possibly the extinct and pre-historic ancestors of animals with which we are familiar. I shall next endeavour to describe the drawings of certain other animals, reptiles, insects, or whatever they may have been, which, according to all accepted views of geologists and the scientific world, could not have been seen alive by the cave-dwellers who drew these mysterious pictures, since they date from a period vastly earlier than that when man is believed to have first appeared on this earth.

THE MIND OF A LITTLE DOG.

By FILSON YOUNG.

IT is a curious fact that although the study of animals has been the life occupation of some of the finest and most scientific minds the attempt actually to put oneself in the place of animals and to see the world through their eyes has very rarely been made. There is quite a considerable literature about dogs, for example, but it nearly all expresses man's point of view towards the dog, and hardly ever seriously attempts to convey the dog's point of view about man. The dog being a satellite and a flatterer, we suppose him, no doubt quite rightly, to be chiefly concerned with our doings and our temper. We look into his eyes; and seeing there affection and adoration we assume, with a singular complacency, that this is the expression of a mental attitude comparable to our own, which is in our case augmented and qualified on every hand by knowledge which the dog only possesses in a very limited degree. Everyone has read Maeterlinck's touching essay on his dog, which, otherwise full of perception, is nevertheless marred by sentimentality; if the dog feels or suffers anything it is through the author's psychology that we are made to feel it, and not the dog's. Stevenson was probably franker and more true to nature than most other writers when he laid bare the hopeless servility of the dog nature; but he went a very little way below the surface. Mr. L. T. Hobhouse has proved, I think, by the experiments narrated in his "Animal Psychology", that such animals as dogs and cats really do think and reason; it would be therefore a study well worth making to attempt to discover what they really think about, and what are their mental processes. It is a profoundly difficult study, abounding with traps both for the sentimentalist and for the scientist; but even a very moderate attempt at it never fails to interest us. Whole generations of children have been influenced and absorbed by the book called "Black Beauty"; not because of any great power or enchantment in the story itself, but because it was an attempt to look at things from the point of view of a horse. It was, of course, entirely unscientific and inexact; but the

idea of a horse thinking and telling us his thoughts was enough to make the book a classic.

The other day I renewed my acquaintance with one of the few really careful studies in this direction. It is by Anatole France—an author equipped with at least three of the necessary qualities for this task—logic, sympathetic imagination, and great facility and control over the means of expression. It is in one of his less well-known books, the collection of stories which includes that called "Riquet"—a fragmentary but exquisite little narrative of the feelings of M. Bergeret's dog during a household removal; disappointing, as so much of this author's work is, in that it raises expectations which it does not fulfil, and is masterly only on a small scale. But at the end of the story comes a set of meditations called "Pensées de Riquet" which, simple as they seem, contain what is probably a very clear glimpse into the workings of an intelligent canine mind. As they are probably known to comparatively few English readers, I offer a translation of them. The extreme simplicity both of the ideas and of the language in which they are conveyed will be noticed; there are no metaphors or similes; the word "fetich" is used simply as a description of the sacred articles of furniture in the house. The first, seventh and eighth reflections contain, I think, a whole philosophy of life in which phenomena are merely observed without being correlated in the mind with other phenomena by knowledge and experience.

Riquet is not personally described, but one conceives him to have been a small dog of the Aberdeen terrier type—a little dog at any rate, of a dark and inconspicuous colour, whose eyes look at you through a fringe of hair, and who is accustomed to receive his share of spoiling, certainly with affection, but probably with a certain amount of dignity and reserve. A French dog has, in literature, certain advantages; and a little dog that frots with his patts, and japps (il frottait avec ses pattes, et il jappait) seems somehow nearer to our hearts than if he merely put up his paws on our knees, and yelped.

These are the "Pensées de Riquet":

I.

Men, animals, and stones get bigger as they approach, and become enormous when they are above me. I am different. I remain always the same size, wherever I am.

II.

When my master holds out to me under the table food which he was going to put into his own mouth it is so that he may tempt me and punish me if I yield to the temptation. For I cannot believe that he would deprive himself of it to give it to me.

III.

The smell of dogs is delicious.

IV.

My master keeps me warm when I am lying behind him in his arm-chair. That is because he is a god. There is a warm flagstone in front of the fireplace, and that flagstone too is divine.

V.

I speak when I want to. From my master's mouth also there come sounds that mean something. But their meaning is much less distinct than that which I express by the sounds of my voice. In my mouth everything has a meaning. In my master's mouth there are many empty sounds. It is difficult and necessary to divine my master's thoughts.

VI.

To eat is a good thing. To have eaten is better. For the enemy who spies upon you to take your food away is quick and wily.

VII.

Everything comes and goes. Only I remain.

VIII.

I am always in the middle of everything, and men,

animals, and things are ranged, hostile or friendly, round about me.

IX.

One sees in one's sleep men, houses, trees, the forms of friendly things and the forms of terrible things. And when one wakes these forms have disappeared.

X.

Meditation: I love my master because he is powerful and terrible.

XI.

The action for which one has been beaten is a bad action. The action for which one has received caresses or food is a good action.

XII.

When night falls mischievous powers roam about the house. I bark, to warn my master to chase them away.

XIII.

Prayer: O my master, thou god of life and death, I adore thee! Praise to thee, terrible one! Praise to thee, merciful one! I crouch at thy feet, I lick thy hands. Great art thou and beautiful when, seated at thy furnished table, thou devour'st thine abundant viands. Great art thou and beautiful when, making flame with a thin splinter of wood, thou turnest night into day. Keep me in thy house, to the exclusion of all other dogs. And thou, goddess of the kitchen, good and great divinity, I fear and reverence thee, to the end that thou mayest give me abundantly to eat.

XIV.

The dog who is lacking in piety towards men, and who does not respect the fetiches that are contained in his master's house, leads an erring and miserable life.

XV.

One day a leaking jug full of water, which was crossing the drawing-room, wet the polished floor. I am sure that this slovenly jug was whipped.

XVI.

Men use their divine powers to open all doors. I am able to open only a small number of them. Doors are large fetiches which do not obey the wishes of little dogs.

XVII.

The life of a dog is full of danger. And to avoid suffering one must be wide awake at all times—during one's meals, and even during one's sleep.

XVIII.

One never knows if one has acted well towards men. One must adore them without trying to understand them. Their wisdom is mysterious.

XIX.

Invocation: O Fear, great and maternal Fear, Fear holy and salutary, enter into me and animate me in time of danger; that so I may avoid that which might hurt me, and lest, throwing myself on an enemy, I should suffer through my imprudence.

XX.

There are carriages that horses draw through the streets. They are terrible. There are other carriages that go by themselves, breathing very hard. They also are entirely hateful. Men in rags are odious, as also are they who carry baskets on their heads, or who roll casks. And I have no love for children who, chasing and flying from each other, run about and utter loud cries in the streets. The world is full of hostile and formidable things.

THE WHOLE DUTY OF CRITICS.

By JOHN PALMER.

THE simplest way to be a critic is to have a fixed idea. Make up your mind quite firmly and blindly that you want and admire a definite kind of play, or picture, or musical composition, and henceforth you

have before you a career mentally at ease. Identify yourself with a Cause, and you never need worry again with the difficult business of art. You have always to hand a ready-made jaw-bone with which to smite, not only the Philistines, but also the enlightened whose Cause is other than your own. Do you follow the Drama of Idea? Are you a Futurist? Have you, in fact, succeeded in getting yourself comfortably labelled? Your way is smooth before you. You have all the delight of being a champion, even a martyr; you know what it is never to hesitate and always to be right; everything is good or bad as the theory makes it so. Your conscience, too, is at rest. You need never know the remorse of having inadvertently denied honour where it was due, or of having given praise to the merely trivial. The Cause forgiveth all your sins. Best of all, you will speedily have about you a devoted sect, for whom you are prophet and leader; and when the Cause is as old and outworn as Euphuism or John Stuart Mill you will still be for your sect a gallant captain of forlorn hopes. The leader of a Cause rarely knows he has fallen to the rear: for his admirers are with him still. They grow old along together.

The next simplest way to be a critic is to read Shakespeare, and Thackeray, and Beethoven; to admire Michael Angelo and Titian; and henceforth, with head and ears and eyes upon the glories that have been, to despise equally all that is second-rate and contemporary. It is the pride of this sort of critic to make no distinction between Mr. Arnold Bennett and Miss Corelli, to put Mr. Galsworthy and Mr. Masfield in the same ditch with Mr. Jerome. When this critic catches you with "Hilda Lessways" he cannot hide his impatience; but asks you pointedly whether you have read "Felix Holt" or "The Virginians". You see the point, agree, and regret you do not live in the days when Sophocles and Æschylus and Euripides won prizes for the best play at Athens. Criticism in the Olympian manner is extremely dignified and oracular; but it is very dismal. It is so tremendously difficult to keep it varied or fresh. You must for ever be regretting the pitiful lack of great authors to-day. The passing away of any one of our modern literary small fry can be but another occasion for lament and reminiscences of the grand old days of English literature. The one advantage of the method is that it saves you a great deal of trouble. You simply refuse to hold the scales between members of the common multitude of modern writers and painters and musicians. They are all in the bog together. You refuse to bother yourself with their claims and pretensions. You need not even read them. But your criticism can hardly fail to be a little monotonous. There are not many ways of comparing Mr. Arnold Bennett with Sophocles.

Another way of criticism is to be frankly trivial, to put yourself into an attitude of elaborate indifference. What is all this we hear of art? What are these battle-cries? What is this noise and fury? Is it not all just a little childish, and may we not as polished and educated men of the world contemplate it with gentle superiority, with an amusement frosty but kindly? As for what we are compelled to write and say about it all, this at least shall be urbane, the writing of one not unread in the good things of literature. There shall be citations from the French and the Italian; perhaps a pertinent allusion to the immortal Stagyrte. We will be fair to all; open-minded, but not too serious and never judicial with a heavy brow. Akin to this style of criticism is the strictly personal. In criticising a play or a book you begin by confessing that you had previously dined badly or well, was at the time glad or sorrowful, keen-witted or heavy. You acknowledge that critical impressions, sad to confess, vary with the critic's frame of mind, and you ask the reader not to attach too much value to anything you may say. You are careful to remember a draught in the stalls, a caterpillar in the cabbage, a fly in the ointment. There are, of course, other ways of being a critic. One critic will be jealously in love with craft, so greatly loving a thing to be well said that he never troubles to inquire whether it be worth saying. Another will forgive whatever be

ill-said so long as it has a meaning. Yet another will deny that you can thus distinguish between the manner and matter; the manner is the matter and the matter is the manner.

The ways of being a critic are too numerous to exhaust. But if you are a humble person, wishing only to be useful, content with looking upon yourself as a harmless and perhaps necessary middleman between the public and what the public does not want, then undoubtedly your course is plain before you, especially if you have to do with the theatre. This is the age of experiment and of rapid change. Everywhere there is life and movement: the theory of to-day is behind the footlights to-morrow. It is the critic's business to see that the stirring activities and the energy which are bound in good time to lead to a general uplifting of the British theatre are not captured by any one clique, or any one theory of what the "new drama" is to be. The policy of a critic must be sheerly opportunistic. He must have no theory or bias or critical connexion with any one group or idea. A little while ago it was his business to defend and win a hearing for Mr. Shaw, or for Mr. Galsworthy. These writers are to-day no more the smoking flax which it is the first duty of a critic to abstain from quenching. Their cause is won: they have their sect: what is good in their ideas will not be lost for lack of paymasters and disciples. It is now the duty of the critic to ask whether Mr. Shaw is not really more dangerous than useful, and deciding that question one way or the other to rend him or defend him with the Napoleonic fervour of an unscrupulous opportunist. In fact, the critic's whole duty in a period of restlessness and transition is to insist that everyone should be heard and that no one should be heard too much.

This determines the attitude every critic must assume towards Mr. Bennett's new play at the Royalty Theatre in Dean Street. We must not say it is a masterpiece; for Mr. Bennett is already too successful a writer to make it in the least necessary for anyone to tell so dreadful an untruth in order to get him an audience. His play is of a type already victorious—a type that has failed triumphantly in a dozen West End theatres during the past few seasons. It is the play of an extremely clever writer, adroitly fitted, smooth as an egg-shell, tenuous but swift in the manner of its wit—a play a little tired of itself, perhaps, but pretending to be as young as ever, and as agile, and still fresh as the morning. The best of it is that the author knows what it is. He presents the play and his opinion of the play all in a breath. He has learned the extreme importance of not being earnest, with the result that he cannot possibly be tedious. One leaves the theatre without having added anything abiding to one's store; but with the satisfaction of having been successfully amused for a couple of hours without having been disturbed by anything vulgar or intellectually contemptible.

But what of "Sumurun", now produced in full at the Savoy Theatre? Of "Sumurun" we must speak more as a champion than of Mr. Bennett; yet not quite with the abandoned warmth of praise which could safely be indulged when first it was seen at the Coliseum. The new art of beautiful production according to ideas and methods especially adapted to the theatre is visibly coming to its own. Turning our backs on the barbaric old-world spectacle of Macbeth's witches spitted upon wires, and on a hundred memories of parti-coloured botches of paint splashed upon cloths and screens, and lighted as though no one had ever heard that light was the most precious thing at command of the producer, we may now go to the Queen's Theatre and see exactly how colour and light should be used in Mr. Norman Wilkinson's Portuguese fishing village; or we may go to the Little Theatre and in the same artist's setting of "The Sentimentalists" learn how a pictorial idea for the theatre differs fundamentally from anything known to the mere painter of canvas; or, lastly, we may go to "Sumurun". The new ideas are successfully working through, and it will soon be time, in place of winning for them a right to be heard and tried, solemnly to ask exactly how much is in them

and how far they should be allowed to interfere with the author and the actor. With Mr. Gordon Craig asking that author and actor should be delivered over to him hand and voice and foot it is time that we examined more closely into the producer's claims than when Professor Max Reinhardt was a name almost unknown to the casual frequenters of the theatre. However, we need not fear, yet, to praise "Sumurun" with a single heart. It is the most beautiful experiment in production Londoners have yet had the chance to see. Of the lovely severity of its style, of the high excellence individual performers have reached in the difficult art of swift and expressive gesture, I wrote more fully some months ago when "Sumurun" was first produced at the Coliseum. I have since seen it many times, and every time I have wanted to say again all and even more than I said in the beginning. For "Sumurun" is composition of a rare quality, and raises in the spectator the wish to see again that grows by seeing.

OLD CHAMBER-MUSIC AND MODERN PLAYERS.

By JOHN F. RUNCIMAN.

IT is long since anyone tried the experiment of chamber-music concerts in rooms larger than was originally meant by a chamber—a chamber, that is, in some prince's palace. Such chambers I have viewed, more or less in awe, and I rather wish it had occurred to me to take some measurements; for it might prove interesting, even useful, to know the dimensions of the rooms in which Haydn, Mozart and Beethoven intended to have their quartets played for the delectation of great ears—I mean the ears of great princes and petty electors. Yet, after all, they vary much, and perhaps it is near enough for the purpose if I assume that the writers of the finest chamber-music had no thought of an apartment much larger than, say, the Steinway or the Bechstein Hall. Later on bigger and bigger places were resorted to, the music and the instruments remaining the same—the instruments remaining the same not only in power and timbre, but as a matter of fact, in substance, being the identical instruments—until we reached the stage of the Pops. at the old S. James' Hall; and finally, this week and last, we had chamber concerts in the largest hall in London, Queen's (for the Albert Hall is less a hall than a parish). The experiment was interesting; special circumstances made it a joy; to those who keep an artistic eye on the future it might serve as a warning; to those who know how readily crazes catch it was somewhat of a menace.

Before considering two of the most brilliant chamber-music performances ever given, just a few words about the Pops. and their decay. They in their day adequately fulfilled an artistic and educational purpose. When London (and indeed the whole country) was over-run with choral bodies—and thank goodness they are now corpses—devoted to the "Messiah", "Judas Maccabeus", "Creation" and "Elijah", when the "novelties" of the provincial festivals consisted of bald, tedious imitations of these, when the provinces heard no orchestral music and London only the circus performances of the boorish Philharmonic—in those dark and dismal days the Pops. came as a godsend to the unfortunate people who had longings for better things. Then the inevitable happened—they became fashionable. Brilliant audiences, in the society sense, assembled to worship brilliant soloists and combinations of soloists; commercial success seemed assured to everlasting; the programmes became stereotyped—as the analytical programmes literally were. True music lovers were partly driven away by this, and partly they were drawn away by rapidly multiplying facilities for hearing the orchestra; and as soon as the directors allowed all sorts of people to advertise their attainments for a consideration the game was up: the death-warrant of the Pops. was signed and sealed; the execution was swiftly carried out; the Pops. existed no more. This is a true outline of the history of the Pops. Their decline was hastened by an acoustically bad and draughty hall, with evil

smells and equally evil noises coming up from below; haste was changed into panic-hurry by the detestation in which an educated generation came to hold the bare notion of giving in large rooms music intended for performance only in small rooms. Another possible cause should be mentioned: the amount of chamber-music that was beginning to be played in private houses. It is now quite a common thing to find a family or a group of friends who for their own pleasure and more or less in seclusion play the trios, quartets and so on of the great men. A deuce of a din these amateurs sometimes make; but we are all capable of quite enjoying a din when we make it ourselves though we may flee from the scratching and scraping and unholy noises that are produced when a quartet is attempted in a huge cavern of bricks (e.g. Queen's Hall). Since the demise of the Pops. London has been content with these sweet home-noises and with the series of chamber-music concerts—some of them very excellent—given in the smaller public buildings.

Do the two concerts just given by the three supreme artists, Kreisler, Casals and Bauer, forebode a resurrection of the chamber-music concert in a place far too spacious for it? I do not think so. The success of the undertaking may tempt the foreign legion, but having dropped its backers' money the foreign legion will retire into obscurity again; and the experiment of the three great performers will remain an isolated one—unless, indeed, they themselves repeat it. Even with them it was far from reaching artistic perfection. They confined themselves to trios for piano, fiddle and 'cello, precisely the combination that is most effective—or at any rate suffers least—in a big space; yet again and again two fatal discrepancies make themselves felt by moments of agony excruciating to the ear. Let me endeavour to make myself clear. A single voice or a fiddle in the open fields or the woodlands can be heard far and wide; in a very large hall they are loud enough and also, provided they are of exquisite quality, their faintest tones may be clearly heard—even whispers but one remove from perfect silence. I have never heard a 'cello played in the open, but in spacious rooms its penetrating upper notes are audible in the most rapid pianissimo passages, whilst the graver ones demand time to make themselves felt and quick passages are lost on the ear. The piano, provided it is used as an accompaniment and does not fairly drown the solo instrument (as a huge organ might, or say the falling in of the roof), is rather a help than otherwise to the carrying quality of voice or violin or 'cello. Leaving the piano for a moment, let us consider that form of music in which violin and 'cello are employed, with another violin and a viola to complete the harmony. The string quartet is the most perfect mode of concerted music ever devised. The four parts are as four personalities, each going its own way and yet by a system of give-and-take managing to combine to produce the most delicious result. But this result is one of harmony and it is of the very essence of harmony that the bass must be unmistakable: else there can be no real harmony. In a small room the 'cello can preserve its individual life and yet remain a true harmonic bass: in a large one it must either be very frequently unheard and therefore cease to be a bass or it must relinquish its individual existence and become a true bass moving slowly, heavily and stodgily. Then we have—or would have—an intolerable kind of music: three live upper parts dancing on a dead bass. It follows that in a large room the quartet is an impossibility. A similar dilemma confronts us in the piano-trio. So long as the piano is simply an accompaniment, supplying the bass and part of the harmony to the two solo instruments, all goes well enough; but so soon as the composer strives to approach the ideal—an ideal which is in fact unapproachable—of the quartet by rendering the three instruments independent and of equal value in his scheme, each at times sacrificing itself for the general good, then at once we have a piece of music that can never be heard out of a small room. As a matter of fact none of the great composers was so mad as to attempt

this perfection. The earlier men wrote a 'cello part that was simply a bass and might be omitted; the later, especially Beethoven—and I am speaking of his general practice and not occasional pages—wrote for two solo instruments with the piano providing the bass and filling in the harmony, though very often breaking out into an exuberant and coruscating life of its own. It very often supplies other parts: in a sense a piano-trio is a trio only in name.

One of the two fatal discrepancies I just spoke of is, then, this: that whenever in the trios so magnificently played by Bauer, Casals and Kreisler the music became organic music of the highest kind it went to pieces, and sometimes atrocious ear-rending noises resulted, because of the struggle to get in the large hall that equality between the parts which is only attainable in a small hall. The second discrepancy is that between the piano Beethoven, Schubert and Schumann wrote for and the piano of to-day. From number one proceeded such effects as those harsh, lacerating chords of the strings when they played antiphonally with the piano: nothing short of a big orchestra would have been full and rich enough in Queen's Hall, while in such a hall as the Bechstein the two soloists could have amply filled our ears. At the opening of the gigantic Beethoven trio the bass of the 'cello was at first quite inaudible. From number two came the general ineffectiveness of the 'cello in its middle register throughout. For many pages at a time it might as well have remained silent: that is, the trio ceased to be a trio. Mr. Bauer did not exercise too much vigour, nor Mr. Casals too little, but the thicker tone of the modern piano muddies and muddles all the more intricate filagree work of both 'cello and violin unless these play too loud. Our ears have grown so accustomed to intense, full sound that had Mr. Bauer used less muscle we would have complained of his playing being namby-pamby. All three artists played superbly, with astonishing restraint; and we must recognise the truth that while the 'cello and fiddle are precisely the instruments they were a century ago the piano has become something widely different. Not inconceivably Beethoven may have listened to his B flat trio played on the identical violin and the identical 'cello that we heard on 3 and 10 October: he heard it neither on the piano used by Mr. Bauer nor on one in the least resembling it.

The reader is cordially invited not to suppose that I, being a critic, consider it my duty to find faults. I find no faults, at least, due to the artists, because for one reason there were none to find. Nor did I ever enjoy concerts more thoroughly. But the enjoyment was due to the unsurpassed and unsurpassable qualities of the players. In olden days I used to hear another famous trio of great artists, Madame Schumann, Piatti and Joachim, and this before Joachim had cultivated the trick of playing out of tune to such a degree as to convince the "Times" critic of that day that he never played out of tune. I doubt whether that old combination equalled that we have just heard. All were aging—though, again, I speak of the days before those sad ones when Piatti used to forget his part and lose his place. In Kreisler, Bauer and Casals we have consummate masters of the technique of their instruments, men of splendid musicianship, youthful fire, sympathy with great music and a complete understanding of it. They are three great virtuosos, but in each the virtuoso subdues himself to the musician. Such playing I do not anticipate hearing again, unless, as I have said, the same masters repeat their experiment.

Some bewildering lucid remarks on the trios of composers later than Schumann must be reserved for my next article.

COX OR CROSS.

By EDWARD THOMAS.

I USED to think that he was a man, and I had the usual grounds for thinking so. His name was Cox or Cross, or something like it. He was lanky, but not very tall, and as he walked he swung and rattled

about like a set of fire-irons loosely wrapped in tweed. He had black hair falling over his ears and forehead in several thick twists. He was clean shaven and wore glasses. He was very shy. He was not a churchman, dissenter, agnostic, Mahommedan, or Buddhist, or member of any other sect, but a kindly reverent man. He had a vote and when he was on the register he voted Liberal if he had nothing else to do that evening. He believed that Dreyfus was innocent. He had not read Ibsen's plays, and he thought that Mr. Shaw was only having us on. He drank large quantities of tea and listened to people talking in restaurants. Sometimes he talked himself, but his conversation was not so good as his silence, which was remarkable. It was at tea that I met him first. We fell into an exchange of words through my picking up his glasses which someone had brushed off. He had an extraordinary sad look without them. After that I saw him seven or eight times a year for several years, but sometimes with intervals of nearly a year.

We never entered or left the place together, but if one caught the other's eye as he sat or walked in, we most likely shared a table. Our conversation seldom amounted to more than a substitute for playing with bread-crumbs or spilt salt: when we should otherwise have done one of these things we made remarks connected with the weather or the death of a celebrated person. Once we sat on, not at all deep in talk, until we were the only two left. I grew a little uncomfortable. Some of the lights were put out. The waitresses sat down in a knot and talked, and sometimes one looked over at us. Then one began to pile chairs on tables. The clock struck seven and our silence seemed frozen stiff. At last I stood up and received my bill. To my surprise he did not ask for his but for another pot of tea. "Good-night", I said. "Well, good-night", said he, and as he did so he took off his glasses. He was taking off a mask. I only saw him thus for a few seconds, but it was not the melancholy of his face that struck me, but its appropriateness to the place. As an old bookseller fits his tall shelves, a keeper his ash copse, so this man fitted that dim and still darkening scene of empty chairs piled up on marble-topped tables. He might have been at home, and I felt as if I were a stranger leaving him in his own den.

The same thing happened a second time. As the room was darkened and silenced and the chairs were piled up on the tables I became restless and wanted to go. The place was uncanny. I was an intruder. Something was waiting for me to be gone: I could not say what. As before we became completely silent after the clock struck; but while I grew more restless he relapsed into that silence of his. If he had looked thus when I saw him first I should not have confused him with the hundreds of other lanky, not very tall clean-shaven people with black hair and glasses. I could not have defined the distinction except that he was natural to the place. If I had been fanciful, I should have said that he was like a priest, or better still a holy man in this temple of marble, bentwood and scanty electric light.

My mind returned to this second occasion several times and I remembered it at our next meeting, the more vividly because he was looking so much like half his neighbours in the crowded and noisy room. At first I was shy of the mysterious man, but suggested to him that he had waited behind to see a waitress. The supposition was ridiculous, and I afterwards heard that the waitresses nicknamed him the German spy because of his staying on to the last chair. Not that he made a habit of it, for he sometimes went before me. As I have said, we never went out together. I got no knowledge of where he lived, except that it was somewhere where he had one room and cooked for himself—he was a vegetarian.

Once I asked him straight out why he stayed behind. He merely said, "I like it". I looked at him and he repeated, "I like it". Just after he said this a silence fell over all the score of tables. Nothing happening outside or in the room could have caused it.

I saw the same look on his face as when I left him alone. He was the only man there, I believe, who did not comment by word or laugh upon the silence when it was over. Then without another question he began to talk in a quiet way more continuously than ever before. He told me that he had just had his annual holiday. No, he had not been abroad or in the country or at the seaside, but going about all day and a great part of the night in search of "what you would call emptiness". Markets after market hours, the business quarters after office hours, empty churches, an empty racecourse, long streets of shut shops, suburban streets between one and two on Sunday, railway stations in the small hours of the morning, shops and public-houses after closing, storehouses at all times, schools early and late—such were his resorts. He knew the manager of the provision department in one of the great stores, and it was one of the gems of his holiday to linger on between the long counters after the last customer had gone, to see the sweeping up, the re-arrangement of disorder, the shutting of books, the closing of drawers and glass doors, and all the processes which made the place clean, stark and ready, and empty—"with what you call melancholy", he said. For I had told him that when I had been in a shop where they were locking up I had a painful feeling of sympathy with the things that were being condemned to a night of inhuman darkness, locked, still and silent, and that I was glad to be out of the melancholy place. Some of these desolations of great streets, squares, wharves and markets reach sublimity in the eyes of an amateur, and the amateurs in those more pompous displays of emptiness and dereliction are probably many. But Cox—or whatever was his name—was no amateur and his favourite was not one of these.

This was a back office on the second floor of a high building, one of a street full of all kinds of offices, often with disconnected shops on the ground floor. It was a small square room containing two chairs, a desk, a telephone instrument, a gas stove and an electric lamp with a white shade hanging from the ceiling and one with a green shade on the desk. In the adjoining room a friend of his worked at a typewriter and used to let him into the office on summer evenings and even at other times when his master was out. The roll-top desk was shut upon every sign of the man's work save two or three cigarette ends in the neighbourhood of the gas stove. Cox—or Cross—did not sit in the polished chair at the desk or the rubbed leather arm-chair opposite the stove. He stood most of the time, looking out of the window; for if the office was sacred ground the tiny garden below was a sanctuary. The garden was one of fifty which subdivided the narrow strip of earth between the backs of two parallel streets. It was an oblong bounded by high brick walls raggedly clad in ivy which was never green. A few low laurels grew or had once grown along the foot of the wall, and among them, facing one another from opposite sides, there were two seats of rustic woodwork, sooty and broken. All the middle part of the oblong was gravel, beaten solid and as black as the earth under the laurels. Out of this gravel one twisted plane tree stood up. It had been sawn off at fifteen feet above the ground and every branch lopped to within a foot or two of the trunk, lest it should cast a shade or rot and break a window in falling. None of the other gardens had a plane tree—that much could be seen and that alone, so narrow were they and their walls so high. Therefore all the sparrows of these streets came to it in turn, and its black bark was enlivened by white splatterings under their perches. A few leaves appeared each spring and shrivelled up shortly afterwards. The tree had no motion and no sound. It was the same on leaden days and while the wind blew the trumpets and waved the banners of wild morning. Wet or fine, nobody walked in that garden or sat in the seats. There was not even any litter in it, except once when a dead kitten lay there for three months. Every few years probably a man came to trim the plane tree, but Cox never saw him. The tree was the apple of

my friend's eye. If he could take his holiday in August he might have a whole day in the deserted office and looking at the garden. A fall of snow in it put him in an ecstasy. He brought a book with him at times, but found that he read little. As he was telling me this he was a man whom I felt ashamed to have once thought lightly of. When he had done speaking he left me with more shyness and abruptness than usual.

I saw him only once again. I asked the waitresses about him, but some of them remembered five or six people like my description and others remembered none. I asked old frequenters of the place but with no result. I continued to go there only in the hope of seeing him. Once I stayed late expecting him to appear, and suddenly I found myself—over a fresh cup of coffee while the clock was striking and the chairs were being piled up—the very last one in the room. At least I thought so, but I was mistaken. At that moment a man was sitting down at my table. It was my friend, though changed; he was muffled up and wearing a heavy coat, yet certainly slighter than he used to be. I waited for him to recognise me and speak. I sipped my coffee and let him take a good look at me. Then I turned to catch his eye. He was not there. There was not even a chair and I remembered that the waitress had ostentatiously removed the one next to me when I ordered my coffee.

After this I never saw him, and now I can remember him more clearly as he was then than on any other day—the long narrow solemn face shadowed and muffled. It will be said that what I saw was a visible fiction of the memory. But can anybody prove that he was ever more substantial? He was always dim and shadowy, and I have doubted whether it was ever anything but a spirit that I saw. I can never remember touching him. There is only the name Cross or Cox to hold on by. Perhaps he was a tutelary spirit with the task of looking after the deserted silent places once frequented, though I do not know why he should have assumed the likeness of an ordinary tea-drinker. It pleases me to think of a very minor deity protecting and delighting in that empty back garden. If there is one there must be thousands. In a schoolroom they take the form perhaps of an ordinary boy. This may be mere conjecture and theology and I will go no further with it, but it is no more mysterious than the facts of the case which I have here set down.

CORRESPONDENCE.

THE ITALIAN EXHIBITION.

To the Editor of the SATURDAY REVIEW.

Rome, 8 September 1911.

SIR,—The cholera scare in Italy has not made for the success of the much talked of silver Jubilee of Italian independence; and as the Rome Exhibition has been the most dire failure on record in the history of exhibitions, Mr. Nathan and his friends are now endeavouring to make a scapegoat of the Pope. They say that the Vatican has given secret instructions throughout the world, prohibiting Catholics from coming to Rome this year, these Jubilee festivities having been organised as an indirect insult and provocation to the Papacy, both in its spiritual and its temporal character. I have every reason to know that the Pope and the Vatican have done nothing of the sort. They have certainly not encouraged Catholics to come to Rome, and nobody can object to their not doing so; but between that, and conspiring to ruin a purely commercial enterprise, there is a great difference.

The real cause of the failure of the Rome Exhibition is to be found elsewhere than at the Vatican; and it ought to have struck its organisers before they went so far as to invest many millions in a scheme which was bound to failure from the start. In the first place, people do not visit Rome to see modern exhibitions. This special Exhibition has been, moreover, extremely badly organised. To begin with, it is divided into three sections, a mile or two apart, by far the most

interesting being the Retrospective Exhibition at Castel Sant'Angelo, which is exceedingly fine and very well worth seeing. The English section of the Fine Arts Exhibition is creditable, but English and American visitors have seen, again and again, many of the pictures which have been lent to it—generally "old stagers" that have been the rounds of most other European exhibitions. To get to this Exhibition, unless you possess a private carriage or motor, you have to walk at least a mile, over a very ill-kept road. There is no restaurant, excepting a very small one in the Hungarian Section, and if you want a cup of tea you have to go to the Piazza Colonna to get it. There is no electric light, and the show closes at six o'clock. Anybody who knows anything about exhibitions will tell you that the finest and most interesting that ever was organised is sure to be a dire failure unless annexed to it there are the usual nocturnal exhibition amusements and attractions. Even then you must have, to make it pay, a sufficiently large population to fill the place every night for six months at very low prices. The larger capitals of Europe and America can alone have this, and even London, with a population of seven millions, is not always able to make an exhibition pay. A little forethought should have shown the ædiles of Rome how absolutely hopeless it was for them to think to succeed where London and Paris have failed.

A few months ago I was bitterly attacked in a Florentine paper for venturing to hint that a cholera scare might occur in Italy, and that it might add very considerably to the discomfort of the organisers of these quite unnecessary festivities, every one of which has been marked by a sort of disaster: so that the year 1911, instead of being remembered as that of the glorious commemoration of Italian unity, will, I am afraid, go down to history as about the most unlucky in the annals of the new Kingdom. Had the Italians contented themselves with a week's festivities in honour of their liberation from foreign dominion and the formation of their unity as a nation, no one would have had anything to say against it, and they certainly would not have courted failure. They have a genius for organising spectacular demonstrations, and what with the State inauguration of the Victor Emmanuel monument, Court balls, gala performances at the Opera, tournaments, reviews, illuminations, and fireworks, they might have filled up seven or ten days with a programme that would have proved exceedingly successful. The attempt to cover a whole year with fêtes, and hope to attract to them the crowned heads of Europe, and all the money-spending peoples of two worlds, was altogether too ambitious a scheme, and hence its failure.

There is one feature in this matter which seems to have been overlooked by the anti-clericals in their endeavour to convince us that the Pope was at the bottom of all their troubles. If he was, then he must still be a very powerful personage, and therefore it was surely exceedingly unwise of Mr. Nathan to open proceedings by insulting him and the religion he represents! Since writing this letter an incident has occurred which, better than anything, shows the real motives of these Jubilee festivities. Formerly, at this season of the year, several processions in honour of the nativity of the Virgin took place in Rome, and were, for Catholics, extremely devotional, and for the general public pre-eminently picturesque. The Freemasons having decreed that the people must be withdrawn as much as possible from all contact with religious things, they have, in imitation of pagan Paris, instituted "Queens of Beauty" of the *Marché de la Halle* sort. A young woman of the people is proclaimed "Queen of Beauty"; and, in this instance, even "Queen of Rome" itself. No sooner was this good lady elected "Queen of Beauty for the year in the Realm of Trastevere" than a little girl sprang forward and presented her with a bouquet of flowers and a fulsome address. The lady then entered a carriage, and escorted by all the riffraff of Rome, anti-clerical and otherwise, some ten thousand in number, proceeded to the Piazza of S. Peter's, where they shouted, until they were hoarse,

"Abbasso il Papa! Death to Religion! Long live the Republic! Long live Giordano Bruno! Death to the Vatican!" and also "long live" several of the revolutionary heroes who are long since dead! This disgraceful demonstration was intended for no other purpose than that the Pope should have the grief of beholding the Square of S. Peter's degraded to the level of a Parisian boulevard. Amidst shouts of "Death to the Christian Religion!" and "Death to the Papacy!", the fair "Queen" and her escort proceeded to the "Giordano Bruno" Society's headquarters, where they were regaled with punch, and an address was presented to "Her Majesty" by the Grand Master of the Trastevere Lodge of Masons, in which document she was informed that, in this month of "the Madonna of September", she was the true Queen of the hearts of the Roman people. There was not much harm in the matter, excepting its bad taste.

Many people intend leaving Rome on the 20th, when there is to be a great anti-clerical demonstration, and we may anticipate some very ugly scenes. Then, no doubt, Mr. Nathan will find an opportunity of saying something fresh and silly against Christianity. His friend Podrecca is now in Sardinia, stirring up ill-feeling, and delivering lectures on the non-existence of Christ, Who, he informs his hearers, if He existed, was justly put to death as a revolutionary (?), according to the laws of the Roman Empire!

Yours truly,
A TRAVELLER.

PLAYING WITH FIRE.

To the Editor of the SATURDAY REVIEW.

12 Nelson Street, Edinburgh,
1 October 1911.

SIR,—European rule in the East rests, at least is supposed to rest, rather on moral prestige than on the brute force of quick-firing guns and bayonets. The friends of Italy may well ask, not only if she has counted the cost of her Tripolitan enterprise, but if the profit she hopes to derive from it justifies the dangers attending this new act of European brigandage which again must lower the Oriental's, in *casu* more particularly the Moslim's, estimate of Christian good faith.

Like the late Signor Crispi, the present Minister for Foreign Affairs at Rome is a Sicilian, and, surely, the country which supports so enthusiastically his bid for African glory cannot help remembering the Eritrean venture. It is not quite fifteen years since Major Nerazzini, acting for his Government, concluded with the Negus Menelik, at Addis Ababa, a certain unpleasant treaty, made inevitable by the crushing defeat of General Baratieri, who had been goaded into it by those responsible at home pressing him incessantly to report a victory which would vindicate their adventurous colonial policy. The Young Turks, though their efforts in the direction of Union and Progress, and especially of keeping the empire intact, can hardly be said, considered from the Osmanlee standpoint, to improve upon the political adroitness of the Hamidian régime, may yet prepare for their wanton aggressors a second disaster. The possession of the ports and towns of Tripoli and Benghazi does not mean the possession of the Fezzan or even the Barca, and the Senussi, now hand in glove with the Turks, are a factor not to be despised in the further game of appropriating the hinterland.

This much may be said for Italy, that she does nothing but follow the example set by her neighbours, and it really matters very little whether her pretexts are a trifle more or less flimsy than those of other Powers out for plunder. But should no measures be taken to stay the contagious disease, whose distinctive symptom is the land-hunger observed wherever outrages are committed in the name of Western civilisation? And should that land-hunger be satisfied even at the risk of a complete breakdown of the European concert, already sadly lacking in harmony as it is?

Yours sincerely,
J. F. SCHELTEMA.

THE NEW INDUSTRIAL COUNCIL.

To the Editor of the SATURDAY REVIEW.

61 Lee Road, Blackheath S.E.
12 October 1911.

SIR,—Surely the fact that all the Labour representatives on the new Industrial Council are trades union officials present or past is an outrage upon the majority of workmen who are non-unionists; and a "recognition" of unionism far greater than that which masters (e.g. the railways) have lately refused even to consider of, under any circumstances. This move appears to me to be an attempt to court the Labour vote, so shaky upon the Insurance Bill etc., all the more disgraceful a surrender to unionism because of the fullness of the evidence given as to its pernicious working as regards non-unionists—before the Commissioners lately taking evidence upon the railway upheavals of labour—and the proof of the working of the unions re strikes—and sympathy with outrage and intimidation, often indeed their own work. I hope in your next issue to see some reference to this point of view, unaccountably missed in the "Times" and other papers which I read.

Yours faithfully,
ALBERT B. SKEWY.

GAS AND GAITERS.

To the Editor of the SATURDAY REVIEW.

Brenchley, Kent, 9 October 1911.

SIR,—I wonder whether a clergyman ever considers the feelings of the laity when he says a very silly thing. Seldom, I fear; and it is partly our fault, for we smile with counterfeited glee at the parson's jokes, and when he blunders in a sermon take no notice for fear of distressing him.

But when a Bishop addresses a public meeting we have a right to expect him to study the taste of his jokes and the tendency of his statements.

The Bishop of London was last week praising some points of the Moslem religion, *inter alia* the simultaneous prayer of all the Faithful at a given hour. And it is, no doubt, a grand idea and appeals strongly to the imagination.

But the Bishop reduced it to the level of comic opera. He would like a fund for providing prayer mats for the "Bishops at the Athenæum and Christians in factories" (an invidious distinction). The Bishop's Church says "Pray without ceasing". The Bishop adds "And, at 5 P.M., do it on a prayer mat".

Yet he must have known that he would be reported, and that his jest would appear, in the cold columns of the "Morning Post", without the engaging smile which probably toned down its crudity when spoken.

As a fact the "prayer mat" is the chief objection to simultaneous and ubiquitous prayer. It would, in clubs and places where they work, prove, both figuratively and literally, a stumbling-block.

On Thursday, 5 October, the same Bishop, speaking of disestablishment, said, if rightly reported, "that if the Chancellor of the Exchequer were a less distinguished personage he would tell him that he was guilty of 'nauseous hypocrisy'".

"Hypocrisy" is a grave charge to bring against any man. As it is impossible to prove or to refute, the Bishop was right not to bring it. But, out of consideration for the weaker brethren, he ought to have withheld his most exquisite reason. Fancy "distinction" alleged, by a Bishop, as an excuse for not rebuking the distinguished sinner: Nathan saying unto David, "Wert thou not king, thou wert the man".

Again the Bishop forgot the reporters. Seeking to raise in his audience a sneer against Mr. Lloyd George, he forgot the shudder raised in a million readers at Dr. Winnington Ingram.

I do not know whether the Chancellor or the Bishop is the more "distinguished" man. In dignity and discretion they are about on a par.

I am, Sir, yours etc.

CECIL S. KENT.

"BERGSON."

To the Editor of the SATURDAY REVIEW.

Forest Gate.

SIR,—Could any reader who is interested in the philosophy of M. Bergson enlighten me upon the following point?

If the "creative will" is absolutely "free" and undetermined by law, how is it that we are conscious of limitations? My "will" might prompt me to endeavour to paint like Turner, or write like Shakespeare, but I am not "free" to do either.

ARTHUR F. THORN.

"METICULOUS."

To the Editor of the SATURDAY REVIEW.

Junior Constitutional Club, Piccadilly W.
7 October 1911.

SIR,—With reference to Mr. Haydon's interesting letter in your issue to-day, it is, of course, unnecessary to state that the meaning of the word "meticulous" is "timid"; but the point is, how did five out of six reviews of "Hilda Lessways" happen to contain this archaic and obsolete term? Were the five reviews written by one and the same person, or have the reviewers copied each other?

Yours faithfully,
CECIL A. YORKE.

To the Editor of the SATURDAY REVIEW.

York House, Portugal Street, Kingsway,
London W.C., 7 October 1911.

SIR,—With reference to the letter from Mr. E. D. Haydon in your current issue, in which he states that he has looked in three modern dictionaries for a definition of the word "meticulous", may we be permitted to draw his attention to the following, which appears in Webster's "New International Dictionary"?

me-tic'u-los'i-ty (mê-tik'û-lôs'î-tî), *n.* Quality of being meticulous.
me-tic'u-lous (mê-tik'û-lûs), *a.* [*L. meticulousus*, fr. *metus*, fear: cf. *F. méticuleux*.] 1. Timid; fearful. *Obs.*
2. Unduly or excessively careful of small details or about comparatively unimportant matters; finically scrupulous.
The excessive and meticulous civility of Addison.—*E. Gosse*.
SYN.—See CAREFUL.

Your obedient servants,
G. BELL AND SONS, LTD.

To the Editor of the SATURDAY REVIEW.

"Cocoa Tree", S. James' Street S.W.
11 October 1911.

SIR,—If your correspondent had consulted such an unpretending dictionary as Chambers' "Twentieth Century Dictionary", he would have found a definition of the word "meticulous" as follows:—

Meticulous, *adj.* (*archaic*), timid, over-careful [*L. metus*, fear].

Chambers' "Twentieth Century Dictionary" is really a wonderful book. One would not expect, for example, to find many Scotticisms in an English dictionary. Yet, so far as my experience extends, there is not a Scotticism in all Sir Walter Scott's works which cannot be found in this dictionary. And in other directions it appears to be equally reliable. Apart altogether from the price, it is certainly one of the best dictionaries extant.

I am, Sir, your obedient servant,
A. KIPLING COMMON.

To the Editor of the SATURDAY REVIEW.

Royal Colonial Institute, 9 October 1911.

SIR,—I take Mr. E. D. Haydon's letter on the above subject as not intended to imply total ignorance on his

part of the meaning of the word "meticulous" (which presents no difficulty to anyone acquainted with its etymology), but rather to be directed against the journalistic vice of employing abstruse words (frequently in a perverted sense) "not understood of the people", in lieu of simple expressions. Another odious word, "obsessed", has also recently commended itself to the junior reporter and crept into general use. It may be met with in all sorts of significations besides the true one, and it is not too much to say that a large number of writers, and by far the largest number of readers, if asked the meaning of this word and of that referred to by Mr. Haydon, would fail to answer correctly. If sufficiently adroit, they would follow the example of the well-informed auctioneer in "Janet's Repentance", who, when asked to define "energumen", replied: "One of those things which came in with the French Revolution".

Do not understand me as arguing for the total suppression of recondite words, which go to enrich the language. I merely urge that they should be employed sparingly, and not misused by half-educated people. "Idiosyncrasy", first used at the trial of James Bloomfield Rush in 1849, I remember, paralysed the whole form when I was a schoolboy, and I lately came across in a work by a friend of mine, "speluncous"—also a charming word, but one to be kept at a distance, and honoured rather by abstinence than employment.

Yours faithfully

W. J. GARNETT.

To the Editor of the SATURDAY REVIEW.

Harrogate, 11 October 1911.

SIR,—Your correspondent E. D. Haydon, in your issue of the 7th inst., says he has failed to find the word "meticulous" in three modern dictionaries.

The new Oxford Dictionary gives the word, defining it thus:

1. Fearful; timid. (Obsolete.)
2. Over-careful about minute details; over-scrupulous.

It also defines "meticulosity", giving as the meaning: "the quality of being meticulous; timorousness (obsolete); excessive scrupulousness".

Your correspondent adds that in six reviews which he read of Mr. Bennett's "Hilda Lessways" the word in question was used in five of them. The obvious explanation would appear to be that the writers of them are all readers of the SATURDAY REVIEW. In case E. D. Haydon has not seen it, I append a quotation from a recently published authority on the English language, which may interest him, and trust that your able reviewer will pardon my temerity in doing so. Speaking of "False, ugly, or needless formations", the authors say: "But perhaps the word that the critics would most of all delight their readers by forgetting is *meticulous*". And again, in a paragraph on "Antics": "Straining after the dignified, the unusual, the poignant, the high-flown, the picturesque, the striking, often turns out badly. It is not worth while to attain any of these aims at the cost of being unnatural." Then follows an extract from an evening journal, "... treating his characters on broader lines, occupying himself with more elemental emotions and types, and forsaking altogether his almost *meticulous* analysis of motive and temperament"; ... on which the authors' comment is: "We recommend to this reviewer a more meticulous use of the dictionary."

I am, Sir, your obedient servant,

GORDON HELLER.

[This is a selection from the letters to the SATURDAY REVIEW on a matter which clearly is taken gravely indeed. The correspondence is now closed.—ED. S.R.]

REVIEWS.

BIG WHIGS.

"The Cavendish Family." By Francis Bickley. London: Constable. 1911. 6s. net.

THE Cavendishes, like the Russells, rose upon the stepping-stones of the dissolved monasteries. The first William Cavendish, like the first John Russell, was one of Henry the Eighth's Commissioners, and in grabbing lands from the abbots for his master he contrived that some of the dirty acres should stick to his own fingers. The real founder of the family's wealth and power was Bess of Hardwick, who added castle to castle and husband to husband until she became the most notorious woman of Elizabeth's reign. In the sixteenth, seventeenth, and eighteenth centuries one is struck by the use of marriage as an instrument of consolidation between the five or six great families of the day. If a girl was so unfortunate as to be the heiress of broad acres she was betrothed at the age of fourteen to a boy of sixteen: there is nothing in modern times to equal the mercenary matches of those early days. Sir William Cavendish had already been married twice when he took as his third wife Elizabeth Hardwick, the widow of Robert Barlow, a Derbyshire squire, whom she had married at fourteen. After Cavendish's death the great Bess took as her third husband Sir William St. Lo, Captain of Queen Elizabeth's Guard, who seems to have only lived long enough to settle his Gloucestershire estates on his second wife to the exclusion of the children by his first. Bess took the vows of matrimony for the fourth time as Countess of Shrewsbury, and her furious quarrels with her husband and her children were the scandal of the Court. This female land-grabber had now got hold of the Barlow, Cavendish, St. Lo, and Talbot estates, and she built Hardwick Hall and the first Chatsworth—together a notable woman was Building Bess. Mr. Bickley tells us how the title of Devonshire came to a family that never owned an acre of land in that county. William Lord Cavendish, one of Bess's litter, was travelling with James I. in 1618 through the Western Counties. When lying the night in Wiltshire the King made his friend Earl of Devonshire for the sum of £10,000, which, even allowing for the difference in the value of money, must seem very cheap to the modern peer. The third Lord Devonshire, with the caution of his family ("Cavendo tutus" is their motto), went abroad during the war between the Parliament and Charles I., though at that time the Cavendishes were Royalists. Mr. Bickley devotes a good many pages—rather too many for the size of his book—to another branch of the Cavendish tree, the first Duke of Newcastle and "his learned dutchess". This Cavendish was made Earl of Newcastle by James I., and in the Parliamentary war was the generalissimo of the Royalist forces. He was a magnificent Cavalier, with twirling mustachios, and flowing peruke, and gorgeous expenditure. But he had no military talent, and shirked the hardships of the camp. He quarrelled with Prince Rupert—as did everybody—and went abroad, where he enlivened the exile of Charles at The Hague, in Paris, at Bruges, by his extravagance, his dealings in horses, and the skill with which he kept his creditors at bay. He had been governor to the king when Prince of Wales, and taught him all he knew about horses, and after the Restoration—though not without some reminding of past services—Charles II. made him a duke, an honour which he was too old to enjoy for more than a few years. The second Duke of Newcastle was a Royalist and Tory, and so in the opposite camp to his cousin the fourth Earl of Devonshire, who had become a Whig Excluder. The second Duke of Newcastle, having lost his only son, left his estates to his third daughter Margaret, who married John Holles, Earl of Clare, who was made third Duke of Newcastle by William III. in 1694. This duke in his turn had no son, and dying in 1711, left the Holles estates to his nephew, Thomas Pelham, who was made fourth Duke of Newcastle by George I.,

and afterwards became the celebrated Minister of George II. The Cavendish estates at Worksop and Welbeck went to the third duke's daughter, Henrietta Holles-Cavendish, who married Edward Harley, second Earl of Oxford, and their daughter, the heiress Peggy Cavendish, became the second Duchess of Portland. Thus the descendants and the estates of the Cavalier Magnifico, known as "the Loyal Duke", wandered off into the families of Bentinck and Pelham-Clinton. Meanwhile the fourth Earl of Devonshire had become a prominent Whig leader, both as Lord Cavendish, the member for Derbyshire, and in the Upper House. He was a pugnacious, amorous nobleman, fighting duels, keeping mistresses, quarrelling with Charles and James, and finally signing in cypher the invitation to William of Orange. He was duly rewarded by a dukedom, and much trusted by the Dutch king, who saw, with his penetrative glance, that, whatever his faults of temper, Devonshire was not "out for money". For the next two centuries the Dukes of Devonshire remained leading members of the phalanx of Whig families whom Disraeli hated so bitterly and satirised so effectively as the Venetian oligarchy. The second and third dukes were merely Whig peers and great landowners, but the fourth duke fills a niche in the gallery of history as having stopped a gap between Newcastle and the elder Pitt, and been Prime Minister for a few months in 1756. He was in 1761 grossly insulted by the young King George III. (instigated by Bute and Henry Fox), who refused to see him when he called at the palace, and told him by a page that he would send him orders as to the disposal of his staff and golden key. This was the foolish boy's declaration of war on the great Revolution families, and with his own hand the King struck Devonshire's name off the Roll of Privy Councillors. This victim of party spite was a sensible, patriotic man, and made a good Viceroy of Ireland. The fifth duke was the husband of the celebrated Georgiana, and seems to have been a silent, sluggish person, though certainly his wife did not give him much chance of shining. The sixth duke, Georgiana's son, was witty, deaf, unmarried, and fond of magnificent display. He was The Young Duke of his day, and a splendid day it was: but whether because of his deafness or his cynicism he took no part in politics. The seventh duke was the second cousin of the sixth, and had been created Earl of Burlington in 1831. This duke was a man of the highest intellectual calibre: he had been third wrangler and eighth classic at Cambridge, and was through life more interested in scientific and educational questions than in politics, though he came out of his shell in 1886 when Gladstone adopted Home Rule. He founded Barrow-in-Furness and the Cavendish Laboratory at Cambridge, and was a patron of the modern universities. He is, however, chiefly interesting to us as the father of the statesman who was so long known as Lord Hartington, and who divided with Mr. Chamberlain the laurels of the Unionist victories in 1886 and 1895. The seventh duke, like so many clever men, made the mistake of educating his sons himself. Had Lord Hartington gone through the mill at Eton he would have been saved from that shyness of manner which is always taken by the outer world for arrogance. Lord Hartington looked every inch a duke, and doubtless he had his due share of pride in his pedigree. But as regards his intellectual attainments he was genuinely modest: he was sensitive, and anxious not to hurt the feelings of others. If it is true that he yawned in the middle of his maiden speech it was from nervousness, not from indifference. Once when Mr. T. P. O'Connor made a sympathetic allusion to the murder of Lord Frederick Cavendish, Lord Hartington got red in the face, turned round to the Irish benches, and raised his hat. His fellow members only saw a tall bearded man, who lurched through the lobbies with half-closed eyes, and who winced and frowned and grunted if addressed by any but his few intimates, or front bench colleagues. A fellow member of Parliament (on the Conservative side) once sat next Lord Hartington at a man's dinner party, and tried him on every conceivable topic, politics,

sport, society, India, the Kaffir war, eliciting nothing but grunts. At last Hartington turned to him and said with a kind of gruff geniality, "I am afraid you must think me an awful fool: but the only thing that ever really interests me is a damned good gamble". This of course was a bit of posing, as Lord Hartington was much more interested in serious things, such as technical education, India, and the army, than he pretended. But this is neither the time nor the place to attempt an appreciation of the eighth Duke of Devonshire as a statesman. It need only be said that in a bourgeois assembly like the House of Commons he carried great weight. Mr. Francis Bickley has written a very interesting family memoir, and has at the same time shown us that it is possible for an author to be superficial without being shallow. An historical volume, which traces the part played by a great political house from the reign of Henry VIII. to that of Edward VII., cannot do more than skim along the surface of the centuries. But Mr. Bickley has a true sense of perspective and considerable art of condensation, while his sense of humour keeps his judgments of men and things sound and sweet. The clear and easy courtesy of the style is well suited to biography, though Mr. Bickley must be on his guard against coining adjectives like "glamorous" (p. 106), meaning with or under the glamour of. It is the privilege of great writers to introduce new words into the language.

THE PANAMA PROBLEM.

"The Panama Canal." By H. Arias. London: King. 1911. 10s. 6d. net.

CONVERSING with Eckermann in 1827, the aged Goethe, with the prescience of genius, foretold the construction of this canal by the United States. "I should wonder", he said, "if they were to let an opportunity escape of getting such a work into their own hands." They have not done so in the end, though at times they have been curiously slack in pursuing their object. This the writer brings out in the historical study to which the first half of his book is devoted. Clay's policy in 1826 was that such a canal should be open to all and subject to control by none; probably he would have been satisfied with an international guarantee. Van Buren, a follower of Jackson, and therefore anti-Chauvinist, would have been satisfied with Clay's policy. Even in Polk's time, after the discovery of gold in California and the conquest and absorption of Mexican territories, the United States do not seem to have aimed at acquiring full control of the route. In 1862 the Monroe Doctrine probably reached low-water mark, for in that year Secretary Seward actually invited England and France to co-operate with the United States in occupying the Panama Isthmus. They declined, and Mexico protested, for at the time she was threatened by England, Spain and France. The reason of Seward's action is no doubt to be found in the precarious internal condition of the United States. The Clayton-Bulwer Treaty of 1850 only stereotyped the earlier policy of the United States, not to undertake alone the construction or guardianship of an inter-oceanic canal.

A very different spirit showed itself after the triumphant conclusion of the War of Secession, and especially when Mr. Blaine came on the scene as Secretary of State. He began a flamboyant and not too scrupulous campaign against the Clayton-Bulwer Treaty. It is true that his arguments were reduced to pulp by the superior knowledge and diplomatic capacity of Lord Granville, but the campaign he inaugurated has now been brought to a triumphant conclusion. By the Hay-Pauncefote Convention we for ever abandoned our rights under the Clayton-Bulwer Treaty. By this surrender we retired from a very strong position to which we were entitled not only by treaty but also by our standing as a great American Power. However, our business now is to see how the situation will work out under the auspices of the United States alone.

The publication of this book is opportune, for it

coincides with the announcement that the fortification of the Panama Canal is already begun by the United States Government. Fortified barracks, to hold 1000 troops, are to be constructed immediately. The opening of the waterway to traffic within a few years is a practical certainty, and steamship companies are already beginning construction with a view to immediate utility. It is well, therefore, that the international position of the canal when completed should be carefully considered, and Mr. Arias' volume forms an admirable text-book on a matter which must be of the greatest importance within a few years.

Mr. Arias in a very clear and succinct manner deals with all the historical precedents and the rules of International Law which can be held at all to apply. The precedents are obviously not very numerous, for there is but one great ship canal of an analogous nature in existence, and there are considerable differences between the international position of the canals of Suez and Panama. It is true that the British, in accordance with another prophetic vision of Goethe's, have in great measure the control of the Suez Canal in their own hands, but in no way to the same extent as the United States dominate Panama. However, the two cases are akin, and the fact that the Panama Canal is to be fortified need not detract from its neutrality. It must have been clear to everyone that, when the Clayton-Bulwer Treaty was once abrogated, the United States would fortify the approaches to and banks of the canal. They can plausibly maintain that without such fortification it would be impossible to maintain the neutrality. In case of war the warships of belligerent Powers are, by the Hay-Pauncefote Treaty, placed under similar conditions to those established for the Suez Canal by the Constantinople Convention, which regulates its use.

Although the more excessive claims at one time advanced by the United States—viz. that the canal and its surroundings must be regarded as part of the territory of the United States—have been abandoned, yet it is certain that in the event of a war in which that Government were itself concerned we should soon see the neutrality of the canal seriously jeopardised. The same thing would, no doubt, occur in our own case with regard to the Suez Canal. The United States could not any more than we allow an enemy's fleet to use it for purposes of transit with a view to offence. Therefore, like many similar arrangements, the Hay-Pauncefote Convention might cease to have much validity when war had once broken out. The strongest Power will utilise every means to make its will prevail. So long as we command the sea we shall take care to command the Suez Canal. The United States, having secured command of the Isthmus of Panama, will not loosen their grip to suit any maxims of International Law.

Whether we were wise to give them a free hand there is a different question with which the author does not deal. Indeed, it hardly lies within his province. He has been obliged, however, to refer to the means whereby the United States obtained control of the Panama Isthmus, and he gives in full the Convention between the American Government and the newly-established Republic of Panama, a State deliberately torn from Colombia and set up for the purpose of making the agreement, one of the worst instances of international filibustering on record. It is not wonderful if the small States of Central and Southern America look forward to the great accession of strength which the canal will bring to the United States with some apprehension. It will facilitate the maintenance of Monroe theories, though hardly for their benefit.

CHRISTIAN ANTHROPOLOGY.

"The Christian Doctrine of Man." By H. Wheeler Robinson. Edinburgh: Clark. 1911. 6s. net.

THE aim of Mr. Wheeler Robinson's able and interesting book is to investigate and interpret the essential features of the Christian Doctrine of Man. The method is historical. The author is convinced that

"the best and truest way of stating what an idea is will be found by tracing its continuous development from century to century". History is a great refiner of theological as well as of philosophical doctrines. What is of permanent worth survives from age to age; what is arbitrary or untrue perishes with lapse of time; the exaggeration and oneness of one generation is corrected by the next. Hence to get a real grasp of the content of a doctrine it is expedient, and even necessary, to investigate its past. The danger of the historical method is the temptation to regard those elements of truth which have survived all the changing forms as the whole, complete and final truth, to ignore the new elements which will be contributed by our own generation and others yet to come, to claim completeness for our representation of realities which will never submit to perfect definition. This peril, however, is avoided by Mr. Robinson. He frankly admits that, as regards the Christian Doctrine of Man, finality of statement is not to be realised. "All that can be attempted is service to present need and fidelity to the truth of the past which is entrusted to us for the future".

Mr. Robinson has done his work well. The book is divided into five chapters. In the first we are presented with a clear and succinct account of the Old Testament anthropology. This chapter is not unnecessary, for the New Testament throughout presupposes the Old, and the Christian ideas of Man cannot fully be understood save in connexion with the conceptions of Hebrew religion. For example the emphatic assertion by the Old Testament writers of the worth and dignity of man, their conception of personality on its psychological side as distinctly a unity and not a dualistic union of soul and body, the stress which they lay on man's social relationships and duties—all this leads up to and explains much of the characteristic teaching of Christianity. Of that teaching, in its primitive form, an adequate exposition is given by Mr. Robinson in his second chapter. He distinguishes three types of thought—the Synoptic, the Pauline, and the Johannine—and shows how according to the first man is objectively represented to us as the child of God whom in spite of his disobedience God ever seeks to save, according to the second man is primarily conceived as the organ of the Spirit, mediated through the risen Christ, while according to the third the world is interpreted and judged by the manifestation of Christ, and human nature is estimated according to its belief or disbelief in Him. The third chapter deals with dogmatic anthropology, and covers the long and complicated period from the second century to the Reformation—a period characterised less by originality of thought or experience than by the growing consciousness of the problems that spring from the Christian life, and by successive but not successful attempts to arrive at their solution. Mr. Robinson's treatment of this ecclesiastical development deserves very high praise. A writer might well be excused for losing himself and his readers in that desperate tangle of patristic and scholastic speculations and interpretations. But Mr. Robinson knows his ground thoroughly and succeeds in carrying us triumphantly through the maze. This admirably lucid exposition is sufficient of itself to place him among historical theologians of the first rank. In the last two chapters the author discusses the Christian doctrine of human nature in its relation to modern science and thought. The sections repay careful study. In particular, the discussion as to the bearing of the Evolution theory on Christian anthropology may be commended to those who are distressed by the apparent conflict between the conclusions of modern science and the traditional religious ideas.

As the outcome of this examination Mr. Robinson presents us with certain definite conclusions. Out of much that is merely of transitory interest and importance, out of the mass of ideas and conjectures that are often fantastic and sometimes absurd, there seem to merge certain permanent and incontrovertible truths which the Christian student of human nature may not under any provocation set aside. These "essential

features of Christian anthropology" are found by Mr. Robinson to consist in "its emphasis on the worth of man to God as spiritual personality, its practical recognition of an individual self possessing moral freedom and responsibility, its condemnation of sin as that which ought not to be, its assertion of human dependence on divine aid for the realisation of spiritual possibilities, its definition of personal development in terms of social relationship". These features distinguish the Christian from rival conceptions of human nature—from that of Buddhism, for example, with its denial of individuality, or that of Spinoza resolving human life into the transient expression of the eternal Substance, or that of Nietzsche and other exponents of modern naturalism. The flaws in such non-Christian systems it is not difficult to detect. For the Christian idea, on the other hand, Mr. Robinson claims that its elements are mutually consistent, though passing beyond our powers of complete statement; and, further, that nothing in modern science necessarily conflicts with these elements, whilst much of the higher thought of to-day is in harmony with them.

In the course of this book many controversial points are touched, and it is only to be expected that the reader will sometimes, perhaps frequently, find himself in disagreement with the author's views. The student, however, will not fail to appreciate the candour and fairness with which Mr. Robinson deals with the questions in dispute. The position of the other side is always adequately represented, and the criticism, though trenchant, is never discourteous or unjust. If the author is inclined to modify or even pass over some minor doctrines on which the upholders of ecclesiastical tradition would still lay stress, his attitude in regard to the essentials is emphatically in harmony with the teaching of the Scriptures and of the historic Church.

UNDER WESTERN EYES.

"Under Western Eyes." By Joseph Conrad. London Methuen. 1911. 6s.

IN a note by the publisher on his latest work our attention is called to the critics who detect a close resemblance between Mr. Conrad and Turgenev. Such a view seems to be based on a very considerable ignorance of the Russian author. Mr. Conrad resembles him only in such details as two men of such ability must have in common; he differs in ways that mark a profound temperamental distinction. It is quite impossible for those acquainted with Turgenev's achievements and personality to imagine him conceiving such a story as this from its author's point of view. Its very title forbids, though one must admit that, in the wonderful first part of the story, Mr. Conrad shows a capacity which no other English novelist has approached of seeing at least one phase of Russian activity from the inside. Turgenev, though he lived almost as a foreigner to his country, though he was curiously ignorant of her later development, never lost his creative sense of those types of Russian character with which it pleased him for the most part to play. From that play Mr. Conrad's work is definitely divided by his more forceful intelligence, and by a quite un-Russian sense of humour. Of the latter quality there is little evidence in the present volume beyond the latent irony with which its scenes are presented; but even in that there is a detachment which would be unusual in a Russian writer, especially when dealing with such a subject.

In more than one way, as we have said, Mr. Conrad's book belies its title, so deeply tinged is its perceptiveness with Russian habits of thought. Even its professedly Western distinctions could be almost paralleled from the works of Russian authors. Take this for example, which has such an air of discovery:—"In its pride of numbers, in its strange pretensions of sanctity, and in the secret readiness to abase itself in suffering, the spirit of Russia is the spirit of cynicism", which he declares informs the views of every class "to the point of making freedom look like a form of debauch, and

the Christian virtues themselves appear actually indecent". And again, "The psychological secret of the profound difference of the Russian people consists in this, that they detest life, the unenviable life of the earth as it is, whereas we Westerners cherish it with perhaps an equal exaggeration of its sentimental value". Mr. Conrad is so original a thinker that there is no need to suppose him indebted to either Shevtchenko or Chernishévski for a view so accurate and so little appreciated even by the people to whom those writers proclaimed it; and if, indeed, the novel could have been completed on the plane of its remarkable first part, Mr. Conrad might have challenged comparison on their own soil with almost any of its writers. But when he leaves that soil, when he goes from St. Petersburg to Geneva, the poignancy and imagination of the earlier scenes lose much of their distinction.

He draws in his own admirable fashion the circle of confessed ineffective plotters in the Swiss town, he carries through almost convincingly a study in remorse, and he argues with subtle penetration the development of more than one case of distorted patriotism. But the strange human fervour with which he envelops the opening of the story evaporates towards its close, and fails in the end to force its astonishing conviction on us. We escape from its spell, though its interest remains for us.

NOVELS.

"The Queen's Fillet." By the Very Rev. Canon Sheehan. London: Longmans. 1911. 6s.

To some readers the chief interest of this book may be to see how the French noblesse is treated by an Irish priest, whose former books show much dislike of the aristocracy of his own country. As we should have expected, Canon Sheehan is at his best in describing the gallant stand of La Vendée. "The Queen's Fillet" will probably be read by many Irish people who have come across no other fiction, and no history but school-books, about the period, and thus the author can write without keeping one eye on Carlyle and the other on the "Tale of Two Cities", which is a great help. The novel gives us a series of spirited scenes, and the writer sometimes rises to eloquence, but it is very badly constructed as a tale. The hero remains a shadow through all his adventures. Disinherited son of a Count, forced against his will into training for the priesthood, he breaks away on the eve of the Revolution, joins the National Guard, learns to revere the Austrian Queen whose name he had hated, is disgusted at the Revolutionists, and joins the Vendéans. He disappears from the scene, to come to life again in a somewhat pointless Epilogue, wherein we follow the fortunes of his only daughter after the Restoration, and guess (as she cannot) the identity of the mysterious Abbot who takes a fitful and cold interest in the girl's life. The historic personages are treated on sound if conventional lines, and the poet André Chenier is one of the few live people in the book. The scenes in the Terror, however, are very well done.

"No Man's Land: a Romance." By Louis Joseph Vance. London: Grant Richards. 1911. 6s.

No Man's Land was a lonely inaccessible island somewhere off the New England coast, adapted to smugglers and outcasts, and on this islet happened many remarkable things, the perusal of which we commend to those in search of a good tale of sensation. Mr. Vance has a whimsical irresponsibility and an eye for character which are not often at the service of the modern melodramatic novelist. The thorough blackness of his villain makes the book melodrama, though the author, who describes scenery well, sometimes in affected language, possesses a way of narrating the adventures of a sailing boat in rough seas which is quite unlike the scenic art generally associated with that term. The opening incident is powerful: four men are playing bridge in private rooms. A, the host, shoots D and, when the police enter, successfully accuses B of the crime. When B, having been duly convicted but not

executed (the incident is in New York), is released from prison, A has married his lady-love and disappeared. It is by a very strange set of chances that the author brings the parties together on No Man's Land, but we could not forgive Mr. Vance had he failed to do so.

"The Twymans: a Tale of Youth." By Henry Newbolt. London: Blackwood. 1911. 6s.

"However they might echo names", says Mr. Newbolt, "no two travellers ever reached the same place yet". This may be chosen, from many other sentences in the book that would serve as well, for the key-note of the story of Percival Twyman's adventures on his journey through youth. School-days, Oxford, even a conveyancer's pupil-room, have been described before; they are here mirrored in the moonlight of a romantic temperament moving through them. There is a plot too, involving the title to an estate wrongly in the possession of another branch of the Twyman family, and a lost grant of Henry VIII.; but the author, ever insisting that the true adventures are those of the soul, contrives to turn even such material to favour and to prettiness. If the story seems at times overloaded with episodes it is after all obvious that house-masters and first-loves cannot come with us all the way. And we should have been sorry to have missed either Mr. Don or our glimpse of Nelly.

SHORTER NOTICES.

"Half a Century in China." By the Ven. A. E. Moule. London: Hodder and Stoughton. 1911. 7s. 6d. net.

"Across China on Foot." By Edwin J. Dingle. 3 Bristol: Arrow-smith. 1911. 16s. net.

At a moment when fresh trouble has broken out on the Yangtse and when the old forces and the new are in conflict in China, these two books are of special and immediate interest. In the first we get a more or less intimate picture of China as seen by one who devoted years to missionary work among her people; in the second we have the record of an adventurous journey through country, much of it unvisited by Europeans, from Hankau to Ichang, across Szechuan and Yunnan, into Burma. Together they serve to show us China as it was and China as it is; the China of the Taiping rebellion and the China of the Chao-t'ong rebellion. China is moving unquestionably, though the little leaven works slowly. That she is in places no longer what she was will be clear from Mr. Dingle's difficulty in being sure that what he writes of yesterday is true of to-day. Occasionally he finds that enormous strides have been made towards acquiring Occidental methods, and in Yunnan especially "reform and immovable conservatism go hand in hand". Mr. Moule enters a plea that the friends of China, in the East and the West alike, should not allow changes to come so hurriedly and radically as to obliterate or minimise what has been noble and useful in China's past. In the same strain Mr. Dingle urges Europeans and Americans to try and understand the Chinaman, and thinks that "if we of the West did our part to-day, as we rub up against the Chinaman everywhere, in charitably taking him at his best, things would alter much more speedily than they are doing." The misunderstanding has at least been mutual. It will be some comfort to one like Mr. Moule, who has given so many years to Christian service in China, to learn that Mr. Dingle anticipates a time when "a Christianity freed from all entangling alliances, a Christianity pure and simple, which shall not have been eclipsed in any age of the world's history" will be proclaimed in China. These books are admirably written; both set in a flood of light on Chinese life, superstitions and customs; both are well illustrated from photographs.

"British North America, 1763-1867." By A. Wyatt Tilby. London: Constable. 1911. 6s. net.

Mr. Wyatt Tilby is engaged on a very useful series entitled "The English People Overseas". The first volume dealt with "The American Colonies, 1583-1763"; the second volume tells the story of British North America from the conclusion of the Seven Years' War down to the federation of Canada. Sections of the second volume are "The Split of Empire, 1763-1801", "The Call of the West, 1807-1860", and "The Birth of the Canadian Nation, 1847-1867." Mr. Tilby does not attempt to treat the subject as a whole in chronological order, but takes it in a series of compartments which are perhaps at once more convenient to handle and easier for the reader to follow. He packs a good deal of out-of-the-way matter into his chapters; his style is pic-

turesque, and his judgments generally sound. His endeavour to be judicial over the American rebellion is not altogether successful; he takes rather too conventional a view of the action of Grenville and George III. towards the Colonies. He admits that the desire of the British Government to obtain a direct contribution towards the expenses of the war was just and reasonable in itself, but objects to the effort to assert the right. The burdens of the Colonists, whose homes had been saved by the war, weigh with him to the exclusion of any thought of the burdens imposed on England in saving them. He would have had a colonial Conference in 1764 to discuss matters on the lines of the Imperial Defence Conference of 1909. Such tender solicitude for the susceptibilities of the Colonies of course never entered the heads of the King and the Government. Nor would it have made any difference probably; it would only have postponed the inevitable. Mr. Tilby's treatment of Canadian history is admirably lucid.

The Complete Stevenson.

The first volumes of Messrs. Chatto and Windus' Swanston issue of Robert Louis Stevenson's works—5s. net each—are in all ways excellent. We shall review the edition at length when it is complete. Meanwhile it may be said that the title-page, binding, type and paper are as good as they need be; Messrs. Chatto and Windus always do their work soundly and with distinction. A well-equipped editor has been found in Mr. Andrew Lang, who writes an interesting introduction for the first volume, which includes "An Inland Voyage", "Edinburgh: Picturesque Notes" and "Travels with a Donkey". Stevenson's value to-day is somewhat questioned by some people who consider that he was obsessed by style. There is no doubt a rising feeling against what is called—or thought to be—style in writing. But a vast deal of what is regarded as style is not style at all, of course, only its disgusting ape, affectation, self-consciousness. Style is not really standing before the looking-glass and posing there, as many indifferent writers, whose matter is very thin and whose manner is very vain, seem to suppose. True style is the highest, purest expression of the best thought and quality that is in a man. The last thing in the world it is concerned with is affectation or posing before a mirror. With Stevenson we are safe enough from all this.

"The Poetics of Aristotle." By D. S. Margoliouth. London: Hodder and Stoughton. 1911. 10s. 6d. net.

This is certainly a modern edition of Aristotle's immortal work. The footnotes refer you to authorities as far removed as Miss Maud Allan and M. Bergson in revealing inner meanings of the text. The work began with the translation of the Arabic text of Abu'l-Bashar, published twenty years ago by the author. The author has examined and classified the important texts. His essays and notes are packed with erudition; but gratefully we miss the trail of the pedant. With this book one may get as near to understanding the "Poetics," as is possible to-day; and all through you are ungrudgingly referred to further fields of study if you cannot find sufficient within the volume itself.

"Sketches of Deal, Walmer and Sandwich." By J. L. Roget. With an Introduction and Notes by S. R. Roget. London: Longmans. 1911. 2s. 6d. net.

This book possesses a two-fold interest in the artistic charm of the drawings and the topographical and antiquarian interest of the subjects, many of which record features which have since been altered or destroyed. The author, who spent much of his life at Walmer, is perhaps best known by his "History of the Royal Society of Painters in Water-Colour." His own water-colour drawings illustrating this volume have real delicacy, reticence, precision of draughtsmanship and a strong feeling for light and shade. The reproductions, however, sometimes fail to do them justice.

For this Week's Books see pages 498 and 500.

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(Continued on page 500.)

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THE Third Annual General Meeting of the Liverpool Victoria Insurance Corporation, Limited, was held on Tuesday, Mr. J. M. Littleboy (Chairman of the Company) presiding.

The Secretary (Mr. James Bacon, F.I.A.) having read the usual notice, The Chairman, in moving the reception and adoption of the report and balance-sheet, said that keen competition for all classes of insurance business which had been marked in previous years had certainly not diminished during the year under consideration; but in spite of this, the corporation had obtained an increase in the net premium income of £46,478, or an increase of 70 per cent. of the net premium income for the preceding year; and although, after making full reserve for all liabilities, it had been necessary to make an addition to the establishment account, he was sure they would agree that the price paid for this increase was not excessive.

Mr. T. R. Barry, in seconding the resolution, gave some particulars of the business transacted during the year. "In the life department we issued 1,830 policies, assuring a total sum of £254,378, after deducting reinsurance, and this gives us an average of £132 per policy. Of these policies 92.8 per cent. were with profits and 7.2 per cent. without profits. Endowment policies show 73.5 per cent. of the total, and whole-life and other policies 26.4 per cent. In the two previous years the endowment policies have been 45 and 58 per cent. respectively of the total, and the increase to 73 per cent. is remarkable as showing the increasing favour which the principle of endowment assurance is finding with the public. More remarkable still is the fact that 44.4 per cent. of the business comes from total abstainers. Another feature of interest is the fact that 33 per cent. of the new policyholders availed themselves of the permanent disablement benefit, which is a unique feature attached to the policies of the Liverpool Victoria Corporation. It is generally admitted that total abstainers are the best subjects for life assurance, and we can take it as some tribute to the quality of our life business that we should have such a large proportion issued on the lives of total abstainers. The life business is waking up, more especially in the Metropolitan districts, and I believe that our life results, substantial as they are for a new office, are going to be much greater in the future. I have at times expressed some disappointment that our new life business was not greater, and it is put to me by some of my friends in the society that the state of unrest in the industrial assurance world during the last two years or so may afford some explanation. However that may be, it is certainly the fact that with the Assurance Companies Act the agitation over the insurable interest question, and, lately, the controversy surrounding the National Insurance Bill, the industrial insurance men of the country have had plenty of distraction. Anyway, we have been at great pains to stir up the latent enthusiasm of the Victoria Society's forces. We have held agents' meetings throughout the country; we have put an educational propaganda on foot, teaching the industrial men how to handle ordinary business, and now we are getting a better result. Turning to the fire department, the gross premiums were £55,665; net premiums, £41,505. The claims paid were £20,054, which gives us a claim ratio of 48 per cent., and it is to be remembered this includes claims on business acquired on which the corporation did not actually receive the premium. In the accident department the gross premiums were £38,258 and the net premiums £37,240. The claims totalled £42,131, which again includes the outstanding claims of the International Company. As to our own underwriting, in both the fire and accident branches we are absolutely satisfied. Our total premium was £128,679, and after deducting reinsurance the net premium income is £113,002, which showed an increase of £46,477 over the premium income of the previous year. Of this net premium income of £113,002 we have set aside for reserve of one sort and another over £50,000, so that we can at all events claim that the net result brought out in the accounts has not been arrived at by starving the reserves. We have made the fullest reserve for every obligation and every possible contingency. I want the shareholders to appreciate fully the value of the organisation which has been created. We have 9,000 agents' accounts opened, and we have 260 branch offices. The premium income last year showed an increase of over £48,000, and this year so far our new business is producing a new premium income at the rate of £64,000 per annum. We have spent money in getting the industrial agents in ordinary business. The life business, it must be admitted, is of the soundest class. We have an average policy of £132, and 44 per cent. of our policyholders are total abstainers. The organisation has been created and the volume of business must grow year by year as the office gets established and the agents become expert in the procurement of ordinary business. We may take it the organisation expenses have reached a limit, while, on the other hand, the premium income is mounting rapidly, and will, within a short time, be at such a point as to bring the ratio of expenses down to a normal level. For what we have spent we consider we have good value, and our business is growing at such a rate that we hope in a few years the initial expenditure will appear a matter of small account. The interests of the directors are identical with those of the shareholders. We are large holders of shares—I am myself, as I have been throughout, the largest shareholder in the corporation—and you may rely upon it that we shall neglect no opportunity to promote the interests of the shareholders."

Mr. Kelly said that exceedingly good progress had been made, having regard to the fact that the corporation was only three years old, and it promised to become one of the largest of its kind.

Mr. T. R. Barry, replying to shareholders, said that the very fact that they were a tariff office getting full rates for fire risks showed that it was not their desire to do rubbishy business at low rates, while the analysis of the accident business, to which he had already referred, disclosed a claims ratio of 50 per cent. only.

Mr. Arthur Henri (joint managing director) said that the great difficulty faced by the management was the need to provide immediately machinery for 9,000 agents. It might be taken that that machinery was being thoroughly supervised and every effort made to reduce expenditure without sacrifice of efficiency. Such a beginning as they had made was not possible without much expenditure, but it was simply a question of time for the premium income to grow up to bear a proper proportion to the outlay necessarily incurred.

The resolution was unanimously adopted, and a vote of thanks to the Chairman concluded the proceedings.

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